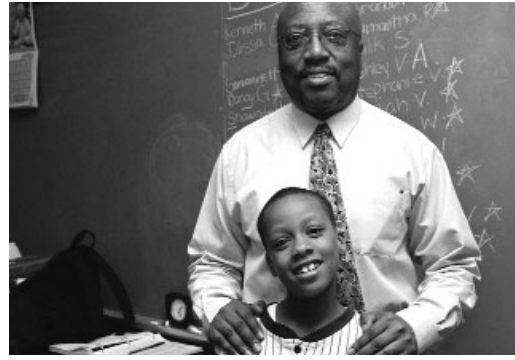


DOCUMENTING THE DESIRE FOR GOOD WORK IN THE SECOND HALF OF LIFE



MetLife Foundation / Civic Ventures New Face of Work Survey

MetLife Foundation



“Americans head off to their jobs each day as much for daily meaning as for daily bread.”

Studs Terkel | Working

MetLife Foundation/Civic Ventures New Face of Work Survey

Survey conducted by Princeton Survey Research Associates International, from March to April 2005, and involving 1,000 people age 50 to 70.

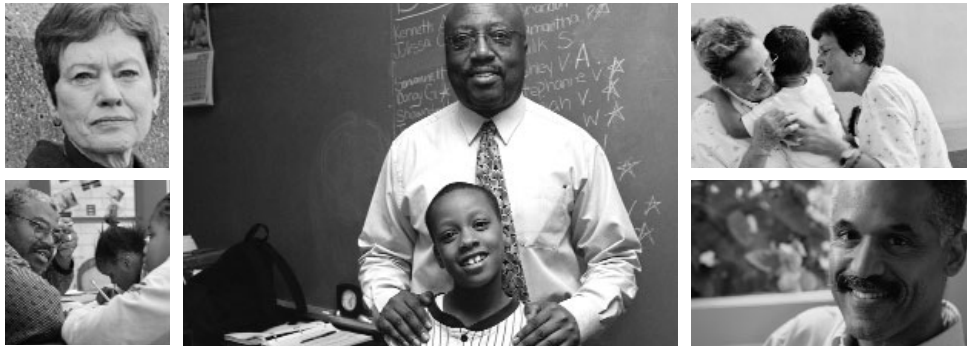
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The boomers, good work, and the next stage of life

An essay by **Marc Freedman**

Marc Freedman is the president of Civic Ventures and author of *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America* (PublicAffairs, 2002).



A succession of surveys over the past decade makes plain the plans of a new generation of older Americans to keep working. Most of this research reveals that four of five boomers are expecting to continue working at the point when earlier generations moved to the sidelines. Indeed, there is already evidence of shifting labor patterns on the part of the pre-boomers, as early retirement levels off and millions of older workers remain in the workforce. These polls also find that most people who keep working want more than an endless incarnation of midlife work. Instead, they are keen on renegotiating their relationship to work, looking for more flexibility and liberation from the long hours characterizing midlife labor in America today.

The MetLife Foundation/Civic Ventures *New Face of Work Survey* breaks important new ground, moving beyond the research to date by focusing on a set of central questions that have been little explored: What kind of work does the current and coming generation of Americans in their 50s and 60s actually want to do? What are these individuals looking to accomplish through work after the traditional working years? Do these priorities fit with where we are likely to need people? Or is there a great disjuncture between what the new generation of aging workers want and what the economy—and society—need?

The findings constitute the first in-depth look at the pre-boomers and leading-edge boomers' priorities for the next stage of work, and offer heartening indications of what might well be a win-win opportunity of staggering proportions.

In analyzing this research, we see 10 critical trends:

1 The freedom to work. The pre-boomers and leading-edge boomers surveyed are poised to swap the old dream of the freedom *from* work for one that might be characterized as the freedom *to* work. When asked about whether this is a time to take a well-deserved rest or an opportunity to begin a new chapter characterized by making important contributions, they break with earlier generations in embracing engagement. And most are planning to do so through continued work: A full 65 percent of leading-edge boomers say work will continue to be a part of their life throughout what used to be the retirement years. These individuals appear to be inventing not only a new stage of life between the middle years and true old age, but a new stage of work.

2 Doing well by doing good. The desire to do work that enhances the well-being of others is widespread. Fully half of all adults age 50 to 70 (and 58% of those 50 to 59) aspire to work in seven areas that combine the seriousness, income, and other benefits associated with work with the desire to contribute to the greater good. Indeed, when asked specifically to name the kind of work they would prefer to do in the future, those surveyed named education and social services as two of their three top choices. Both finished just behind retail work—an area where much recruitment of aging Americans is underway. Health care jobs also finish high on the priority list.

3 The great connect. The widespread desire to do good work is enormously heartening news, indicating a good fit between the desires of a new generation of older Americans and some of the key sectors—education, health care, and social services—where we are wringing our hands wondering how to find the talent to fill growing human resource gaps. What’s even more encouraging is that this desire appears not only to run wide, but *deep*: More than one in five leading-edge boomers (21%) surveyed say they have a very strong interest in pursuing these options.

4 Beyond volunteering. Much debate over the social contribution of the boomers in their next stage has hinged on whether they will volunteer at levels comparable to their predecessors, most notably the greatest generation. There’s reason for concern, given the boomers’ mixed performance as joiners and volunteers during the middle years. But this survey suggests that when all is said and done, work that is not only personally meaningful but that means something important in service to the wider community may be the most important way that boomers choose to give back.

5 Beyond the retail model. If the old norm for retirement was the golden years focused on leisure, the new default position seems to be a part-time job in the retail sector. Wal-Mart, Home Depot, and others deserve considerable credit for recognizing this pool of talent and for actively recruiting a population most employers overlook. But survey findings show that a significant segment of Americans moving toward their 60s and 70s wants something distinct from a retail or fast-food work experience. They want to focus their accumulated time, talent, and experience on work that directly contributes to social renewal. Their disposition is a powerful reminder that we will need to do a much better job of opening up opportunities in the realm of good work—in education, health care, the social sector, among others—if we are to have any hope of fully capturing the potential contributions of this experience-rich generation.

6 A new career arc. It has become commonplace to think about retirement jobs as part-time employment, bridging the gap between midlife work and later-life leisure—the work one does *after* the major body of work is over. As respondents to this survey emphasize, many leading-edge boomers are instead envisioning something that resembles a second *half* of work. Given that they want to shift toward good work now, not when they're 65, they'll have 10 or even 20 years to put into this second career. That makes the prospect of additional education and retraining more appealing for these individuals—as they would be investing in a new stage of work. It also creates a more viable arrangement for potential employers, who would see that those over 50 aren't likely to be simply passing through on their way to retirement. While this second half of work might not be as long in duration as the first half, in the end, it might well weigh as much, producing a body of work equal in significance.

7 Not fading away. Running throughout these findings is a vision of the post-midlife years that is inimical to the notion of decline, whether that be the precipitous cliff of complete disengagement or the more prevalent notion these days of pulling back gradually but steadily, or phasing out. While those surveyed show strong interest in getting a better balance between work and life, shining through is a vision for work that suggests people believe some of their most important contributions may well lie ahead. In some ways, the patron saint here is Jimmy Carter, for whom the apex of midlife achievement, the presidency of the United States, was in many ways a prelude to the work we'll remember him for, and for which he's achieved his greatest recognition.

8 The pull of people and purpose. For all its uplifting qualities, simply knowing that there is wide and deep interest in good work is inadequate. The question “why” looms large. This new research reaffirms that additional income and a sense of idealism are important components of the drive toward good work, but perhaps even more important are *people and purpose*—the connections to others committed to similar goals, and a reason to get up in the morning. For a generation that derived a great deal of its identity and social networks from work—sociologist Arlie Hochschild argues that for this group in midlife, work became a refuge—these aspirations for the second half of work should come as no surprise.

9 All dressed up, but where to go? Despite strong interest in pursuing new work for the greater good, few of those surveyed thought it would be very easy to find this type of engagement. Their response was striking given the good potential fit between supply and demand in areas such as education and health care. Their answers suggest a pair of barriers: 1) We do a much better job helping people plan financially for the second half of life than we do helping them navigate their way from one phase of life and work to engagement in another. 2) There is as yet little evidence of receptivity by the nonprofit sector in tapping this coming population of aging boomers and pre-boomers. Indeed, a new study by the National Council on the Aging shows that indifference toward the contribution of this group is often the prevailing perspective of these organizations.

10 The second coming of barrier-busters. As this last point underscores, the drive toward good work comes largely from the people themselves—not the organizations that might use their time, talents, and experience. This drive contains many of the features of a social movement—and in many ways it resembles the women’s movement during the 1960s. There were few supportive policies, nor much impetus from employers at that juncture. All the dynamism came from the individuals themselves. It should be little surprise then that this survey reveals that the groups most ready to be pioneers in this new generation are none other than the boomer women and African Americans who broke down so many barriers earlier in their lives.

These survey results hold enormous allure—suggesting that, despite many challenges, the new demographics and the trend toward longer working lives contain the potential for both social and individual benefit.

Never before have so many Americans had so much experience—and so much time to do something with it. Will our society make the most of this potential windfall, recapturing years of investment in human and social capital and helping direct these human resources in ways that promise the greatest return for individuals and the nation? Or will we write off what may be our only increasing asset, the experience of a generation of Americans soon to represent nearly a quarter of the population?

Realizing the experience dividend will be neither easy nor automatic. Rather, it will require renewed creativity at all levels—new perspectives, new policies, new pathways, and most of all new opportunities to put to good use what individuals have learned through life. That can sound like a tall order, but then again, the history of aging in America is a history of spectacular innovation.

It must continue to be.

The payoff is nothing less than a society that makes sense, one that balances the joys and responsibility of engagement throughout the lifespan and across the generations. In other words, one that works better for everybody. ■

Executive summary

By Princeton Survey Research Associates International

Most leading-edge baby boomers are ready for careers of service, now *and* in retirement, according to the MetLife Foundation/Civic Ventures *New Face of Work Survey*. The survey finds that this group of boomers, age 50 to 59, is thinking seriously about giving back to their communities, as are their contemporaries who are just a few years older.

The relationship between work and retirement isn't what it used to be, i.e., mutually exclusive. This new survey of Americans age 50 to 70 finds that they do not expect to, or want to, put their feet up and not work at all in retirement, a finding consistent with earlier research.

Findings expose a vein of baby boomer commitment to service that stretches from now through the end of their lives.

Fully half of all adults age 50 to 70 (50%) say they are interested in taking jobs now or in the future to help improve the quality of life in their communities. Leading-edge baby boomers are especially interested, with six in 10 (58%) indicating they would consider taking jobs now or in the future that would serve their communities. Twenty-one percent say they are *very interested* in taking a paying job in one of seven types of organizations or programs¹ that serve their communities, and 37 percent say they are *somewhat interested*.

This interest in finding good work does not stop at the crossroads of retirement. Half of all Americans age 50 to 70 (49%) say it is important that work in retirement help the community in specific ways. Once again, the leading-edge baby boomers are especially interested in careers of service, with 60 percent saying it is important that work in retirement serve the community and those in need.

These two findings break new ground, highlighting the broad interest among Americans age 50 to 70—and especially among leading-edge baby boomers—in giving back to their communities through work now and through work in retirement. Despite critiques suggesting baby boomers are self-centered and focused on material things, these findings expose a vein of commitment to service that stretches from now through the end of their lives.

These are among the key findings from a new nationwide, representative telephone survey of 1,000 adults age 50 to 70 in the continental United States, conducted March 7 through April 11, 2005, by Princeton Survey Research Associates International. For results

¹ The seven types of organizations cover: education; health care; helping those in need; working with youth; civic activism; arts and culture; and the environment. The complete list of organizations is in Table 2 on page 34 and in Question 15 in *Appendix C: Final topline results*, page 58.

based on total sample, the overall margin of sampling error is plus or minus three percentage points. A more detailed description of the survey methodology is included in Appendix B of this report (page 50).

There is overwhelming interest in finding specific types of work in retirement that would serve the community and people in need. Among Americans who may work in retirement (53% of all adults age 50 to 70):

- More than three-quarters (78%) are interested in working to help the poor, the elderly, and other people in need.
- Fifty-six percent are interested in dealing with health issues, whether working in a hospital or with an organization fighting a particular disease.
- Fifty-five percent are interested in a teaching or other educational position.
- And 45 percent say they are interested in working in a youth program.

The survey asked those who indicated they plan to work in retirement to be very specific about what jobs they think they would do. The open-ended responses vary enormously, with two out of the three jobs mentioned most often qualifying as good work. Ten percent mention retail jobs, but 8 percent mention working in education and another 8 percent mention working in social services. Other research suggests that the nation is facing a shortage of professionals in many of these jobs helping others, including nursing and teaching.²

But Americans age 50 to 70 are under no illusion that, getting such a job would be easy. Altogether, 39 percent say they think it would be easy to find such a job, but only a fraction of them (12%) think it would be *very easy*. And nearly half say they think it would be *difficult* (31%) or *very difficult* (17%) to obtain such employment.

There is overwhelming interest in finding specific types of work in retirement that would serve the community and people in need.

After working lives that stretch 35 years and more, why would Americans age 50 to 70 want to continue working?

The incentives are varied, from personal satisfaction to the need for additional income, from the desire to help their community to the desire to help those in need. Four aspects of work are *very important* to most adults age 50 to 70 who are considering working in retirement:

- Six in 10 (59%) say staying involved with other people is *very important* in attracting them to a job in retirement.
- Fifty-seven percent say the job giving them a sense of purpose.
- About half (52%) say the job providing additional income.
- And nearly half (48%) say the job providing the opportunity to help improve the quality of life in their community.

There are substantial differences between men and women about what might attract them to work in retirement, particularly among the leading-edge baby boomers. For example, 70 percent of female boomers say it is *very important* that a job in retirement “gives you a

² For example, for information on the nursing shortage see www.bhpr.hrsa.gov/healthworkforce/reports/improject/default.htm. For information on teachers see www.recruitingteachers.org/channels/clearinghouse/becometeacher/121_teachershort.htm.

sense of purpose,” compared with only 48 percent of male boomers. And more boomer women than men (50% vs. 28%) say the opportunity to help people in need is a *very important* characteristic attracting them to a job in retirement.

Americans age 50 to 70 are acutely aware of laws and policies that hamper work in retirement. More than 80 percent—including majorities of Republicans and Democrats—support each of several changes to remove obstacles, with many *strongly* supporting the changes.

Majorities of Republicans and Democrats support changes to remove obstacles that hamper work in retirement.

- Fully six in 10 Americans age 50 to 70 (60%) *strongly* support giving a tax credit to older Americans who work in schools or social services.
- About half (48%) *strongly* support increasing funding for those Americans who go back to school or who get training to prepare for work in schools or social services.
- Forty-six percent *strongly* support a grant or tax credit for Americans over age 50 who spend a year in training for community service or actually working in a job in public or community service.

Americans age 50 to 70 are ready now to pitch in and help with the challenges facing their communities, whether those challenges are in the area of education, health care, or caring for those in need. With leading-edge baby boomers out in front, these Americans are interested in the possibility of finding work, now and in retirement, that would allow them to work in organizations committed to repairing and strengthening their communities. ■

Three fast facts

1 Half of all Americans age 50 to 70 want work that helps others.

A full 50 percent are interested in taking jobs—now and in retirement—that help improve quality of life in their communities.

What kind of work do those 50 to 70 want to do? Two out of the three types of work mentioned most often were good work jobs in education and social services.

Baby boomers are ahead of the curve: 58 percent of those age 50 to 59 are interested in these “good work” jobs, with 21 percent saying that they’re very interested.

2 Second careers in the retirement years are about people, purpose, and community.

Americans planning to work in traditional retirement years will pursue second careers that provide income. They also have a high level of interest in work that helps improve their community. But two other motivations are vitally important:

59 percent say staying involved with other people is very important in attracting them to a job in retirement.

57 percent say it’s very important that the job give them a sense of purpose.

Women boomers top the list: 70 percent of females age 50 to 59 say it is very important that a job in retirement give them a sense of purpose.

3 Many think it won’t be easy to find second careers doing good work and strongly support public policy changes to remove obstacles.

Nearly half (48%) of Americans age 50 to 70 think it may be difficult or very difficult to find good work.

48 percent strongly support increasing funding for Americans who go back to school or who get training to prepare for work in schools or social services.

46 percent strongly support a grant or tax credit for Americans over age 50 who spend a year in training for community service or actually working in a job in public or community service.

Tax credits are desirable: 60 percent strongly support giving a tax credit to older Americans who work in schools or social services.

Baby boomers still want to change the world

Commentary by Rosabeth Moss Kanter

Rosabeth Moss Kanter holds a chaired professorship at Harvard Business School. She is the author or co-author of 16 books, including her most recent bestseller, *Confidence: How Winning Streaks & Losing Streaks Begin & End* (Crown, 2004).

Is the generation that marched in Washington in the 1960s now marching into hospitals, schools, and homeless shelters seeking opportunities to serve?

Four decades ago, a swelling mass of young people from the first wave of baby boomers thought they could change the world (and they were right). Many of them became involved in the civil rights movement, spending summers registering voters. Some went back to the land and became advocates for the environment. On college campuses, they invented teach-ins to question the war in Vietnam, while others who fought in Vietnam later organized to protest the war. Boomer women, liberated by the birth control pill, found their voice in the women's movement and sought new opportunities in the workplace.

Today, Americans of all ages increasingly express their desire to perform some sort of service to their communities, but those who came of age in the 1960s seem to lead the charge.

People who were told from birth about their own significance aren't ready to give it up just because they've hit a career ceiling called "retirement age."

Their parents raised the baby boomers using post-World War II child-centered philosophies, which gave the boomers a clear sense of their own importance. Dr. Spock's influence was said to be one of the reasons that the first wave of boomers so naturally felt like world-changers in the 1960s. People who were told from birth about their own significance aren't ready to give it up just because they've hit a career ceiling called "retirement age."

The MetLife Foundation/Civic Ventures *New Face of Work Survey* shows that Americans of traditional retirement age, many of whom reject that conventional concept, are interested in service, and they have the time and the life experience to make a deeper commitment and contribution. A majority of Americans between the ages of 50 and 70 want to benefit their communities by helping the poor, elderly, those in need, and children, or helping to improve quality of life through the arts or the environment.

Leading-edge boomers, 50 to 59 years old, are the most emphatic about this. Many of them say they are interested in making a change to a career in service now, not just in retirement. Among those who say they will never retire, nearly two-thirds are interested in a service career.

This is a very significant opportunity for a nation that is still in post-traumatic distress from the shock waves of 9/11 and a highly divisive 2004 presidential election. Making it possible for baby boomers to find meaningful community service careers for the next decades of their lives is a “three-fer”:

- A source of meaning for seniors, as well as potential income should Social Security fund fewer life necessities;
- A source of talent for community and public sector organizations that desperately need both bodies for work and minds with new solutions; and
- A source of healing for a divided nation unable to resolve the argument about the role of government in solving social problems.

In recent years, pundits have decried the loss of “social capital” in America—that dense network of relationships that connect people to opportunities, information grapevines, shared purpose, and engagement with one another. But social capital hasn’t disappeared; it has merely shifted to a new arena—community service. Social capital is created by a new breed of social enterprises that convene and engage people rather than merely count their checks. Nonprofit organizations bring suburbanites and an urban cross-section back into neglected neighborhoods for mentoring, tutoring, playground building, or home construction.

Community service is relatively apolitical, representing a common meeting ground uniting right and left—and enticing the apathetic who have lost interest in the public sector and don’t turn out to vote. While mistrusting government—or, it seems, all large, established institutions—Americans trust their own capacity as individuals to take action. For example, people who have given up on the public schools in general still believe in their ability to make a difference for a particular child in a particular classroom in a particular public school.

While mistrusting government—or, it seems, all large, established institutions—Americans trust their own capacity as individuals to take action.

In 1997, a national presidential summit in Philadelphia, headed by General Colin Powell and featuring the five living U.S. Presidents, produced a remarkable bipartisan outpouring of support for volunteerism. “Volunteerism” was a misnomer. The real target was to mobilize more Americans behind goals for children and youth that included educational opportunities, health care, and safer communities. These are the very areas to which mature Americans in this survey want to contribute in their post-career years, regardless of political affiliation or lack of it. While those from urban areas are even more interested in service (undoubtedly because they see community problems first hand), community service has the potential to engage all Americans in common purpose, because Americans from all walks of life are interested in it.

But traditional volunteering is not what the leading-edge boomers have in mind, as the survey findings make clear. The boomers still want to be leaders. The desire for significant impact drives the boomers. Those respondents who think they can have a big or moderate impact in their community are much more likely to want service opportunities than those who feel their impact would be small (at 55% vs. 38%, a noteworthy gap). The educated and affluent are more likely to want to serve in retirement, which could be an indication

that people who have achieved positions of leadership are the ones looking for opportunities—and that group would not be content stuffing envelopes or doing occasional substitute teaching.

About half of those surveyed are very or somewhat interested in taking a paying job (albeit part time or flexible); a paycheck is a proxy for significance in a nation in which income is equated with success, and only paid work is taken seriously. As further evidence of the

Traditional volunteering is not what the leading-edge boomers have in mind, as the survey findings make clear. The boomers still want to be leaders.

desire for significance, “connection” and “sense of purpose” loom large as reasons all 50- to 70-year-olds want to get involved in their communities—even more so for women of the boomer group. In short, these motivations are likely to drive boomers toward roles with leadership potential.

Are civic and community organizations ready for the wave of aging boomers on the march? Both opportunities and challenges lie ahead if older adults are to find the meaningful work they seek in their next careers.

Colleges and universities could find a new market in giving accomplished Americans of traditional retirement age the credentials to leap from business careers or child-rearing pauses into human service and community leadership. Hospitals, public schools, museums, and community agencies could find an experienced workforce if they rethink their workplace models. Boomers want to enter at the top. They want to call the shots, to work on their own flexible rhythm. They expect to have an impact.

The boomers' biggest impact will be on eliminating the term “retirement” and inventing a new stage of life, one with significant community leadership at the core. That would be good for everyone. ■

Existing scripts for retirement are obsolete, but what's next?

Commentary by Phyllis Moen

Phyllis Moen is the McKnight Presidential Chair in Sociology at the University of Minnesota and author of *The Career Mystique: Cracks in the American Dream* (Rowman & Littlefield Publishers, Inc., 2004).

When in Chicago a couple of weeks ago, I heard about a major mismatch. It seems that Vienna wieners, a specialty in the Windy City, used to come eight to a package. That's fine, except that buns are sold in quantities of 10. Chicagoans complained that they invariably end up with leftover buns or leftover dogs. This set me wondering (instead of preparing for my presentation) about how Americans simply accept the ways things come prepackaged. Why a six-pack of beer? A dozen eggs? Ten dinner rolls? There is no intrinsic rationale for the ways products are prepackaged, but prepackaged they are.

Employment and retirement also come prepackaged, partly as cultural tradition, partly as a potpourri of rules and regulations. And, just as we accept that eggs come in dozens, so too have Americans accepted a package of institutionalized, age-based expectations. The "package" starts with full-time education in youth, moves to a lifetime of continuous, full-time (or more) employment, and culminates in a one-way, one-time, irreversible exit (retirement) to full-time leisure. This, the myth goes, is the path to the American dream.

But there is a fundamental problem with this education-employment-retirement lock step. It's outdated, forged by 20th century policies and practices that don't match up with 21st century realities. As a result, this tidy life package puts limits on educational, work, service, and leisure possibilities for all Americans and is age-graded, building age segregation and discrimination—of all types—into all our institutions.

The packaging of paid work leaves America's growing "gray" force with but two options: persevere or else retire "cold turkey."

The prepackaging of the life course is gender-graded as well. Few women's lives follow the lock-step career and retirement mystiques. The presumption of continuous, full-time employment throughout most adult years underlies the way pensions, Social Security, and health care have been packaged, to the disadvantage of what now is almost half the workforce. I find that women seldom qualify for lucrative buyouts (based on both age and years of tenure), having not worked full time enough years for their employer. In a climate of restructuring, instead of a nice early retirement option, women are either laid off or expected to take on the additional work of their early-exiting male colleagues. With small or nonexistent pensions, many women—especially those who are single, divorced, or widowed—voice doubts as to whether they can ever afford to retire.

The organizational blueprint for the lock-step life course has never been a reality for women, minorities, people with disabilities, immigrants, or those with few skills and little education. Most live outside the orderly flow of persons through segmented institutions and, accordingly, reap few institutionalized rewards. Still, the lock-step mystiques are deeply embedded in American culture, as well as in the policies and practices shaping the clockwork of education, work, and retirement.

Higher education is branded for the young. Entry-level jobs presume “young” employees. And the age-grading of jobs means that older workers receive less training, have no way to scale back either their work hours or workloads, and are bombarded with messages about retirement. The packaging of paid work leaves America’s growing “gray” force with but two options: persevere in what are frequently long-hour, demanding jobs or else retire “cold turkey.”

But, as survey findings reveal, most older workers want both *more* (meaningful engagement) and *less* (fewer hours, less demands). The MetLife Foundation/Civic Ventures *New Face of Work Survey* shows that most Americans over 50 want their retirement to be a “second act,” as well as a time for rest and renewal. Significant numbers say that they would like to make important contributions in retirement, to take up jobs that promote the public good. Other research, including my own, shows that older adults also want to work flexibly, often only part time or part year. But, like Chicago’s wieners, most jobs come

prepackaged, especially those offering health care—full time, full year, with little discretionary flexibility.

A confluence of demographic, technological, economic, and ideological changes is transforming paid work, retirement, the very nature of the life course.

The mismatch created by the packaging of work and retirement underscores the enormity of the societal changes we are experiencing. A confluence of demographic, technological, economic, and ideological changes is transforming paid work, retirement, the very nature of the life course. Social observers believe there’s a new stage emerging, with 77 million baby boomers on its cusp. This third age encompasses the bonus years of vitality and longevity mid-

course between the career- and family-building tasks associated with adulthood, but before the debilitating infirmities associated with old age.

Retirement has become an incomplete institution—existing scripts are obsolete, but our nation has yet to rewrite the scripts around later life choices and chances in contemporary society. The older workforce and growing “retired force,” including leading-edge boomers, are having to improvise. They are caught in the twin and often uneven processes of social change—changing lives and changing institutions. My research shows that most workers don’t plan for the 10, 20, or 30 years they will spend in retirement because they can’t envision anything other than the “old age” scenario. Many are eager to leave their existing, demanding, career jobs. But it is an “exit from,” not a “movement to.”

Can we widen the circle of options for meaningful engagement available to Americans of all ages? Can we as a nation benefit from the desires of boomers and those preceding them to contribute, to make a difference, to do good work?

Chicago wiener and bun makers have joined forces to overcome their mismatch, one small example of American ingenuity and pragmatism. We can move beyond the lock-step mismatch of education, employment, and retirement by taking three critical steps.

- First, we must *recognize* the problem. Seeing the life course as “packaged” means seeing it can be repackaged or unpacked altogether, with multiple pathways and possibilities.
- Second, we must *imagine* new life paths, options that encourage people to study, work, care for their families, help their communities and rest throughout their lives, in different amounts and at different times. Imagining new ways of linking people to jobs, whether paid or unpaid, may well require the invention of institutions designed to do just that.
- And finally we must show the will and the *motivation* to change the policies and practices that have created the mismatches in the first place, and to change the way we think about work, retirement, aging, and civic engagement. The issue is not how to change outmoded arrangements, but recognition of the need to begin.

Our nation has yet to rewrite the scripts around later life choices and chances in contemporary society.

Yes, it's a tall order. But broadening paid work and volunteer work options, especially in organizations devoted to the greater good, could be a place to start. ■

Leading in the second half: The nonprofit opportunity

Commentary by David L. Simms

David L. Simms is managing partner of Bridgestar, an initiative of The Bridgespan Group.

The demographic trends challenging the whole American workplace are fairly well known. A recent issue of *Fortune* magazine cites the U.S. Bureau of Labor Statistics projection that between the years 2002 and 2012 the number of 35- to 44-year-olds in the labor force will decline by 3.8 million, while the number of available 55- to 64-year-olds will increase by 8.3 million.

In fact, Ken Dychtwald, president of Age Wave, figures that businesses must roughly double the number of older employees over the next decade. He says, “The managers trying to move everybody in their fifties out the door are taking their companies off a demographic cliff.”

At the same time, consider the data in the nonprofit sector: Thirty-five percent of California executive directors surveyed in a CompassPoint study indicated that they expected to leave their positions within two years. A United Way of New York City survey found that

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almost half of executive directors would retire in five years! The implications are staggering. Who will succeed these talented, experienced people?

Bridgestar, a nonprofit organization dedicated to attracting, developing, and connecting senior leadership and board talent into and within the nonprofit sector, is looking for answers. We are committed to bringing the skills and experience of all talented individuals to bear on our pressing social needs and challenges. Most of our talent-sourcing efforts are targeted toward engaging mid-career (as opposed to midlife)

leaders and promising “aspiring” leaders. However, we believe that older workers represent a rich talent pool for executive and management roles in U.S. nonprofits. We simply cannot afford to overlook this potential.

On the other hand, if the systems are largely non-existent to connect nonprofits seeking senior leaders with any talented people—and, historically, this has been the case—then individuals in midlife have that much more difficulty finding their niche without support.

Some ask: Can older people lead organizations effectively? Of course they can. The Bridgespan Group is privileged to work with numerous organizations whose senior leaders are, indeed, “seniors.” It is interesting to note that many, if not most, are the founders of the organizations they lead. All are very active—and they’re invested in the success of their organizations, putting in long hours and continuing to work their Rolodexes.

While this may not be all that unusual, the kind of commitment of time and energy involved in founding and leading an organization may not necessarily be attractive to most so-called prospective retirees. In fact, the MetLife Foundation/Civic Ventures *New Face of Work Survey* shows that a significant cohort of older adults wants to work in organizations with strong social missions, but also seeks flexibility and less-than-full-time work.

For this reason, among others, we are beginning to explore a new kind of work model, where organizations that need executive-level talent for specific functions—but not full time—might be able to take advantage of a pool that could conceivably include men and women 50-plus, as well as women re-entering the workforce and others not interested in working full time. Of course, part-time work is not new, but creating an infrastructure to support talent-matching for part-time workers in the nonprofit sector may well be.

Of course, part-time work is not new, but creating an infrastructure to support talent-matching for part-time workers in the nonprofit sector may well be.

With more and more individuals pursuing multiple, or sequential, careers, there may be a unique opportunity before us. We need to pursue it—but at the same time, we must be sensitive to the needs of both employees and employers. To do so will require an education process. It will require flexibility and creativity. It may require us to develop new models, and perhaps new ways of defining work, that we have not considered before. ■

A silver lining in the graying of America

Commentary by Robert Egger

Robert Egger is the chief executive officer of D.C. Central Kitchen and the author of *Begging for Change: The Dollars and Sense of Making Nonprofits Responsive, Efficient, and Rewarding for All* (HarperCollins, 2004).

In the minutes just past midnight on this upcoming New Year's Eve, the oldest of America's baby boomers will begin to celebrate their 60th birthdays. Over the next 18 years, the rest of the nation's 77 million baby boomers will reach the same milestone and begin the latter phase of their life's journey.

Understandably many look to this seismic social shift with trepidation. But, given the findings of the MetLife Foundation/Civic Ventures *New Face of Work Survey*, we can now embrace this future, not brace for it. We can plan to capitalize on one of the greatest transfers of wealth in the history of the world—the wealth of experience that this generation has and is willing to share through active volunteerism in communities big and small throughout this country.

Retired or semi-retired boomers will have much to contribute, but, to be frank, most nonprofits aren't ready to make the most of their experience. To get ready—and there's no time to waste—nonprofit organizations must:

Retired or semi-retired boomers will have much to contribute, but, to be frank, most nonprofits aren't ready to make the most of their experience.

Conduct a complete review of current volunteer opportunities. Will former heads of corporate human resources departments be satisfied painting walls or sorting food donations? Or would they rather use their skills and experience to help build the infrastructure and long-term capacity of an organization that had been unable to afford such a professional? Military personnel, project managers, tech support staff, nurses, mechanics, accountants, and engineers—they're coming, too. Will nonprofits have meaningful opportunities for them?

Stop and really think about how to adapt programs, strategies, outcomes, and even hours of operation to boomers' needs. The boomers will have different motivations and demand different outcomes than previous generations did. They won't be satisfied with their grandparents' charity. They will want to be part of a new philanthropy, a 21st century effort that makes lasting change. And they'll be looking to make their own mark in the process. Do current volunteer positions offer them that opportunity?

Invest in a new kind of employee—a volunteer manager. Not the kind who shepherds folks through “make-work” exercises, but a person who can communicate effectively, provide full-time oversight, and actively work to build programs based on the skill levels, schedules, and expectations of this new generation of volunteers.

Prepare for a future when nonprofit managers are full- or part-time volunteers. Many current nonprofit leaders might balk at the suggestion, but there are numerous alternatives to full-time compensation to ensure loyalty and productivity. Access to health care, a small stipend to offset a pension, meals, or the sheer joy of altruism could attract millions to the effort to invigorate communities, mentor children, beautify our communities, and help those at the bottom of society find a productive role... both in America and abroad.

Rethink nonprofit leadership opportunities for this coming wave of talent. We cannot make the mistake of trying to fit this round generation’s promise into a square volunteer box. We must view this as an opportunity to use boomers’ talents from the bottom to the top of the organization—from the front line to the boardroom.

We can now embrace this future, not brace for it.

Boomers, particularly those who came of age in the 1960s, will seek to finish the job that was heralded by the giants who called them to action in their youth. Whether it was President Kennedy’s challenge for them to “ask not,” Dr. King’s inspirational dream, or John Lennon’s call to imagine, boomers’ long and often self-focused sojourn can lead them to a great destiny.

This is the richest, most educated generation in history. Thanks to the sacrifices of those who went before, boomers have benefited handsomely from being raised in one of the freest and most open societies in history. Now is their chance to assume the mantle of “the greatest generation.” The nonprofit sector can be the conduit.

Let us be ready. ■

Older adults: A secret weapon in the war against poverty

Commentary by David R. Jones, Esq.

David R. Jones is president of the Community Service Society of New York, an independent, nonprofit organization that has been leading the fight against poverty in New York City for more than 150 years.

At the Community Service Society (CSS), we fight poverty. To do that, of course, we need financial capital—money. But social capital—people—is an equally critical resource in helping communities thrive. Too often, nonprofits spend the bulk of their time raising financial capital, while raising social capital gets short shrift. And even when nonprofits pay attention to raising social capital, few go looking to one of the best sources around—older adults.

At CSS, we've found that tapping into the social networks, skills, and experience of older adults, particularly within communities of color, can be an extraordinarily effective weapon in the fight against poverty.

For those in our line of work, the MetLife Foundation/Civic Ventures *New Face of Work Survey* finding that a high percentage of older adults wants to focus on community service careers is striking—and heartening. I'm particularly thrilled to see that 63 percent of African Americans age 50 to 70 are interested in a paying job, whether full time or part time, that improves the quality of life in their communities. For communities in need, this is tantamount to finding a goldmine in the backyard.

Tapping into the social networks, skills, and experience of older adults, particularly within communities of color, can be an extraordinarily effective weapon in the fight against poverty.

We at CSS are fortunate to work with a large number of older volunteers, and the experience has proven valuable many times over—to the Community Service Society, to the individuals involved, and to the communities in which they live and serve. Indeed, when we launched a pilot project on Staten Island in 1966 involving a group of 23 older adults, little did we know that it would turn into one of the largest volunteer programs for older adults in the nation, the Retired & Senior Volunteer Program (RSVP).

Now one of the pillars of the federal government's Senior Corps program, RSVP has grown exponentially over the past 40 years. Nationally, RSVP now includes nearly 500,000 volunteers serving in thousands of communities across the country. It's become a model for hundreds of other programs in the U.S. and in 36 countries around the globe.

Across New York City, RSVP now has 9,000 volunteers serving in more than 600 institutions—hospitals, senior centers, elementary schools, Head Start centers, and libraries—resulting in an astounding 2 million hours of volunteer service annually.

Our experiences with RSVP convinced us of older adults' power to change communities and their desire to do more. That's why CSS was one of the first agencies to see the potential of Experience Corps back in 1995.

Experience Corps, a national program now in 14 cities, engages adults over 55 to help elementary school children at risk for academic failure learn to read. Corps members are carefully screened and given extensive training to prepare them for the job. Those who put in 16 hours a week (typically over four days) receive a small stipend to offset the costs of their commitment.

Our experiences with RSVP convinced us of older adults' power to change communities and their desire to do more.

It was a natural fit for CSS and our RSVP program, which has now run Experience Corps in New York City for nearly 10 years. The intensive attention that Experience Corps members provide has, year after year, raised reading scores among hundreds of underachieving students.

The CSS model is marked by its deep community involvement and diversity, with almost 100 percent of Experience Corps members coming from communities of color. By helping their fellow residents—often within blocks of their own homes—these older adults play an active role in revitalizing communities where the needs are considerable.

The Experience Corps training program, its structured environment, and its responsiveness to very real needs in our public schools and urban communities make this an ideal model for the growing number of older adults who want to be productive in retirement.

The secret to our success is clear: We tap into the growing social phenomenon of meaningful work after retirement. Older adults now live longer, are in better physical condition than previous generations, are seeking ways to stay productive and engaged with society in this next phase of their lives, and want to improve life in their communities. RSVP and Experience Corps provide the outlet. ■

Think big: Make aging policy equal to the aging opportunity

Commentary by John S. Gomperts

John S. Gomperts is the chief executive officer of Experience Corps, a national service organization for Americans over 55. He previously worked as chief of staff at the Corporation for National & Community Service.

In the space of just 10 years, Congress passed major legislation on most every aspect of life in retirement, from income and health security to work and service. Unfortunately those 10 years and that burst of political creativity came more than 30 years ago. Since then, virtually everything has changed... except the federal policies that pertain to people over 60. So it's hardly surprising that federal policy on aging is no match for the demographic shift that awaits us.

Director of the Congressional Budget Office Douglas Holtz-Eakin recently said, "Retirement policy is the central policy issue of our time. Period." So it's not that legislators aren't discussing federal aging policies; it's that "retirement policy" has been defined so narrowly as to include only the fiscal challenges of an aging population. There has been almost no attention paid to the other side of the equation—how to capture the potential benefits of 77 million baby boomers reaching the end of their regular working lives.

The MetLife Foundation/Civic Ventures *New Face of Work Survey* confirms the biggest upside: Aging boomers want to do the work that society needs done. The survey results show that millions of boomers are interested in working in high-need areas like education, health care, service to young people, and the nonprofit sector. But can we match the supply of Americans over 50 to the demand for their services? Not as long as outdated federal policies stand in the way. To realize the potential human resource boomers represent, we must:

Eliminate penalties for continuing work or re-entering the workforce. There's no question that economics are part of the reason that people expect to work in retirement, and there's no question that it's in our national interest for people to stay on the job longer. So why are there still so many financial disincentives for staying in the workforce? We need to look closely at tax, pension, and health care policies to make sure that they are not keeping people from doing productive work. The IRS is already considering certain changes to tax policy to eliminate prohibitions against part-time work. The same kind of review should happen with pension rules and health care policies.

Invest in education and training to help boomers help their communities. As the survey shows, many people are uncertain how to navigate into new forms of work and are not sure that they have the training necessary to be hired into and to succeed in new roles. Given that millions of people may be prepared to work for another decade—or two or three—it makes sense to help them find the right opportunities and to invest in training people for jobs in areas facing critical shortages, such as education and health care.

Abandon any thoughts of a one-size-fits-all approach. Individual choice and flexibility have been hallmarks of the boomer generation and will continue to be, making a single approach a likely loser with this population. Simply put, not all boomers will want the same types of opportunities. Instead, federal policy must encourage experimentation with a wide range of opportunities to determine which are most effective in getting boomers into new jobs. A similar period of experimentation preceded enactment of AmeriCorps and helped to produce the diversity of youth service opportunities that exists today.

Provide incentives and recognition for good work in the second half of life. It's not enough to get rid of the disincentives. Federal policy must create a range of incentives and recognition for boomers who launch second careers in public sector jobs. Why not enact President Bush's Silver Scholarship proposal, which would reward older adults who tutor and mentor kids with a \$1,000 scholarship they can pass along to a grandchild or another child in need? Why not provide help in the form of tax credits for those who need help with the costs of education and retraining—a kind of GI bill for those over 50 who want to contribute to society? What about making health care available for those who are sacrificing much to take a lower-paying job in a community in need?

Some see these overdue policy changes as yet another expense associated with the aging of America, but they're miscalculating. Policies that support work after traditional retirement will encourage older Americans to work longer and pay more taxes. They'll actually help reduce the federal deficit and solve some of the real fiscal challenges of an aging population.

It's long past time to launch an intense period of experimentation and innovation, leading to another creative burst of federal policy on aging. We know it can be done. We saw it 30 years ago in aging policy, and we've seen it again in the past 15 years as the federal government has invested heavily in realizing the full potential of children and young adults. From education to after-school programs, job training to youth service, Congress has created pathways and a range of opportunities and incentives to help young people thrive and contribute.

It's long past time to launch an intense period of experimentation and innovation, leading to another creative burst of federal policy on aging.

Now a brand new opportunity is arriving on our doorstep. A large, educated, healthy, and experienced generation is nearing the end of one phase of work and proclaiming itself ready for the next. Just as investing in young people is critical to economic and social needs, investing now in capturing and channeling the energy and talent of older adults is in the greater national interest.

This survey tells us that there is an historic opportunity for large numbers of retirees to fill key roles in society. Capitalizing on that opportunity will require a willingness to debate and adopt new policies commensurate with the magnitude of the demographic shift and the size and scope of the societal opportunity. After 30 years of inaction and with the first boomers set to turn 60 in just six months, it is time to get to work. ■

Don't fool yourself: This won't be easy for employers

Commentary by Peter Cappelli

Peter Cappelli is the George W. Taylor Professor of Management and the Director of the Center for Human Resources at the Wharton School of Business, University of Pennsylvania.

Baby boomers are still demography's biggest headline—not just because there are so many of them, but because at each life stage they think and act in new and different ways. Now that boomers are closing in on traditional retirement age—the oldest will turn 60 in January—researchers are watching for big change.

Because life expectancy is growing, baby boomers will have both greater financial needs and greater abilities as they age. The big questions concern how they will think about work: Will they keep working longer? If so, will they change the way they work? And what kind of work will they like or expect to do as they age?

All of these questions make the MetLife Foundation/Civic Ventures *New Face of Work Survey* of adults age 50 to 70 especially illuminating. Two-thirds of those surveyed indicate that they expect to be working in some way during retirement (only 16 percent say they expect to stop working altogether vs. 15 percent who expect to keep working as they always have), a figure that might well rise as they think more carefully about retirement expenses.

The notion of work during retirement may seem like an oxymoron, but most say that they see retirement as a time to begin a new chapter in their life as opposed to a time to take it easy. Interestingly, baby boomers (those under 60) were much more likely to think this way than were those over 60. As they thought about working in retirement, about half of those surveyed said that improving the quality of life in their communities would be very important in their job choices. Most important, more than half were interested in working for pay in the nonprofit sector of the economy. That sense was stronger for boomers, for African Americans, and for those in urban areas. Among those who expected to work in retirement, more than three-quarters were interested in doing so in ways that helped people in need.

These results remind us that baby boomers are different in many significant ways from the previous generation. Whether they are interested in changing the world, as they often see themselves, or greedy and self-interested, as other generations often see them, remains an open question, but there is certainly evidence from this survey for the notion that, at least toward the end of their life, they are interested in helping their communities.

This development should be great news for nonprofit and community-based organizations, especially in areas like health care and education. At a time when the demand for their services is far outshooting their resources, the fact that a large cohort in society

seems interested in contributing to their mission seems like an unmitigated good thing. And unlike when they were young, baby boomers of retirement age have skills, experience, and the temperament to make contributions in a variety of ways.

So what could go wrong? Lots. On the retiree's side, concerns about losing Social Security and pension benefits by working may stop many who would otherwise be willing to take up paid positions in nonprofits. Others would have to get training to make the contributions they would like to make—in education, for example—and may not have the resources to do so.

The bigger obstacles, in my view, are on the employer's side. We know that there are many prejudices against older workers in the economy—concerns that they will not be willing to take wages lower than they had earned previously, worries that their abilities have declined (there is no real evidence for this view, by the way), fears that younger managers will not be able to supervise them, and so on.

It is tempting to think that employers will adapt quickly to make use of this large pool of skilled and motivated workers, but those who think that should recall the decades of discrimination in employment against women, African Americans, and other groups that took legislation to begin to erase. Older workers already have legal protections against employment discrimination, but the resistance they face may be even worse than for other groups. Most of the prejudices against older workers noted above collapse when tested, but it will take sustained periods of tight labor markets to persuade many employers to give older workers a try. Even then, employers will have to make some adjustments to engage the older workforce that they may not be inclined to make.

There are many prejudices against older workers in the economy.

The biggest single obstacle that older individuals themselves saw to making contributions in retirement concerns work schedules. While they want to keep working, they don't necessarily want to do so at the mad pace that many maintained in their earlier careers, and they rightly worry that potential employers will not allow the flexibility in work schedules to accommodate them.

Many employers are stuck on an old principle of human resources, that to be fair means treating everyone in the organization the same. That means no special—or even different—arrangements for some groups of workers. There are legal concerns behind this norm. Treating a legally protected group like older workers differently can raise a number of red flags, especially for employers who are not sophisticated about human resources. Guidance as to how to employ and make use of older workers is certainly in order.

And, at least in this case, new institutions in the labor market provide a more immediate solution. Temporary help agencies and staffing firms have begun to develop specialties in supplying older workers. An organization that is interested in engaging older workers but worries about conflicts and problems with their own employment practices can hire older workers as temps or contractors. The workers remain employees of the temp and staffing agencies, which handle all the potentially messy legal issues. The result is one of the rare “win-win” situations for the modern workforce. ■

Princeton Survey Research Report/Section One

Americans age 50 to 70, a diverse and engaged group



Americans age 50 to 70 are a diverse group, ranging from the youngest generation that missed fighting in World War II to the oldest of the baby boom generation. Many are working and still in their peak earning years. Others (about one-third) have put in 25 years of labor or more and have retired from the workforce.

This report focuses on Americans in this age span, a group sometimes referred to as older Americans. While the baby boom generation generally refers to those born from 1946 to 1964, this survey includes only those baby boomers age 50 to 59 in 2005. This group, totaling about 38 million people, is often referred to as the leading-edge baby boomers, the first of whom will turn age 60 in January 2006. The older group in the survey, those age 60 to 70, total about 16 million people and are sometimes called pre-boomers but are referred to in this report simply by their age.³

³ For more on the demographic characteristics and work status of the 50 to 70 age group, see *Appendix A: Setting the stage*, page 47.

The research question the MetLife Foundation/Civic Ventures *New Face of Work Survey* sought to answer is whether those age 50 to 70, and baby boomers in particular, are open to and interested in giving back to their communities in the next phase of their lives. It is well understood from previous research that a substantial majority of this age group say they are expecting to work to and through retirement. (At the time of the survey, 66 percent of leading-edge baby boomers and 27 percent of adults age 60 to 70 report they are still working.) The initial focus of this research was whether these Americans would use this working time in retirement (often part time, to be sure) to give back to the community, or whether such work would be focused mainly on the need for additional income. These Americans, as we will explain, turn out to have an interest in doing good in retirement.

The second major finding of this research is perhaps even more surprising. Americans age 50 to 70 are interested in changing jobs to give back to their communities *now*, not just in retirement. This remarkably broad interest in making a change now to a career of service for the closing decades of one's working life is well beyond expectations. Despite critiques suggesting baby boomers are self-centered and focused on material things, these findings expose a vein of commitment to service on behalf of these Americans that stretches from now through the end of their lives.

Retirement as a New Chapter

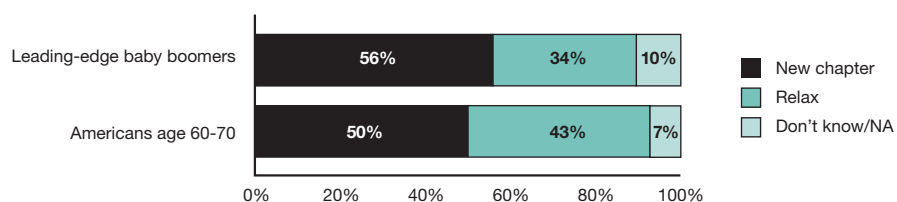
The idea of retirement as “golden years of leisure” lingers mostly in the advertising world from whence the concept came. As Americans age 50 to 70 face the reality of retirement, what they expect and what they are experiencing is surprising, challenging, and intriguing.

For a majority of Americans age 50 to 70, retirement is about starting a new chapter in life, not simply about rest and relaxation. Fifty-three percent of Americans age 50 to 70 agree that “retirement is a time to begin a new chapter in life by being active and involved, starting new activities, and setting new goals.” In contrast, 38 percent agree that “retirement is a time to take it easy, take care of yourself, enjoy leisure activities, and take a much-deserved rest from work and daily responsibilities.”⁴

The leading-edge baby boomers (those age 50 to 59) are more likely to describe retirement as a new chapter in life, picking that option by a 56 percent to 34 percent margin. A majority of Americans age 60 to 70 also label retirement as a new chapter, but by a smaller 50 percent to 43 percent edge.⁵ Interestingly, there is little difference on this question between those age 50 to 70 who are still working and those in the age range who are retired and not working at all.

⁴ The 6 percent of the 50 to 70 age group who describe themselves as disabled were not asked this question and subsequent questions about perceptions of retirement.

⁵ In this report, differences between groups are included only if they are statistically significant at the 95 percent confidence level. Should any difference not be statistically significant, but is being reported for other reasons, that will be noted.

Chart 1: Retirement as a New Chapter by Age

Perceptions of retirement vary, of course, based on exactly what aspect of retirement is being discussed. For many, it means spending more time with their families, a chance to pursue hobbies, or the opportunity to travel.⁶

What retirement is *not* for most Americans age 50 to 70 is the “end of your productive years.” Only one in four (25%) say this is an accurate description of retirement, while half (49%) say it is inaccurate. Adults age 50 to 70 who are still working are particularly likely to say that this is not an accurate view of retirement. Fifty-eight percent of workers deem this is an *inaccurate* description of retirement, while only 19 percent say it is accurate. By comparison, those who are retired and not working at all are divided, with 42 percent saying inaccurate and 37 percent saying it is accurate. A similar pattern is apparent by age. The leading-edge baby boomers decidedly reject this label by a 54 percent to 20 percent margin, while those age 60 to 70 divide 43 percent inaccurate to 33 percent accurate.

Thinking and Doing in Advance of Retirement

Retirement is a crossroads for many Americans, a time when decisions have to be made about whether to work, or how to work. Americans age 50 to 70 are already hard at work, moving toward that crossroads, and reaching out for help, advice, and support about how to handle it. Half of workers age 50 to 70 (49%) say they have given a *great deal of thought* to their retirement years, including what they will be doing and where they will live. One-third (33%) say they have given it *some thought*. Only 18 percent have given retirement little or no attention. Work in retirement, in particular, is already on the agenda. One-third of these workers (32%) say they have already looked into the type of job they might do as a second career.

Almost three-quarters of workers age 50 to 70 (72%) have talked with family, friends, or a professional advisor about retirement. An even greater number (81%) have contributed money to a 401(k), pension, or other retirement account. Further, 66 percent say they have put aside money in other savings or investments to be used for retirement income. (This does not imply that they have saved enough to fund their retirement years, only that they have at least started.) And 46 percent say they have developed a financial plan that includes specific goals for retirement.

⁶ For a full list of these perceptions of retirement, see Question 10 in *Appendix C: Final topline results*, page 57.

Princeton Survey Research Report/Section Two

Finding good work, now and in retirement



Most Americans age 50 to 70 are still working, holding down jobs full time or part time. They are mostly satisfied with their jobs, finding them rewarding and their work appreciated.⁷ While many older Americans have worked for the same employer for 20 years or more, many others have already changed employers, jobs, or careers at least once. And they are willing to do it again, particularly if doing good in the community is a part of the equation.

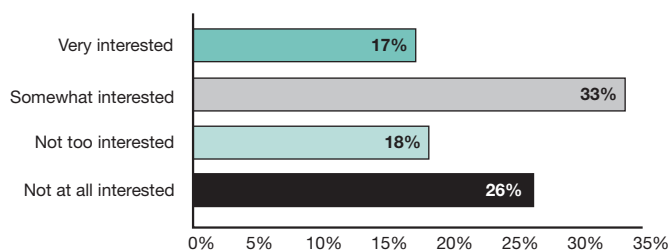
⁷ For more on the work lives of older Americans, see *Appendix A: Setting the stage*, page 47.

Finding Good Work: Now

Getting a job that involves improving the quality of life in their communities is a path that many Americans age 50 to 70 are interested in pursuing. Not that they think it would be easy to make such a transition, but leading-edge boomers in particular are interested in making the move to careers of service.

Half of all Americans age 50 to 70 say they are *very interested* (17%) or *somewhat interested* (33%) in taking a paying job, whether full time or part time, in one of seven types of nonprofit organizations. About four in 10 say they are not interested, including 18 percent who are *not too interested* and 26 percent who are *not interested at all*. The seven types of organizations and programs covered by the questions include those in education; health care; helping those in need; working with youth; civic activism; arts and culture; and the environment.⁸

Chart 2: Interest in Careers of Service



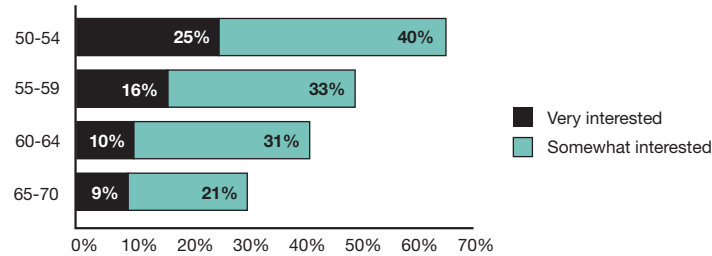
Looking just at those who are still working—and thus who would be thinking of changing jobs, not resuming work—the interest is even stronger: 62 percent of workers are interested in careers of service, while only 37 percent say they are not interested.

The leading-edge baby boomers (age 50 to 59) are especially interested in finding good work, with 58 percent expressing interest overall. Thirty-four percent are not interested. Women of this generation are substantially more interested than men, with 62 percent of the boomer women saying they are interested compared with 54 percent of their male counterparts. This gender gap showing higher levels of interest among women is observed only among the leading-edge boomers, and not among those age 60 to 70.

⁸ The complete list of organizations is in Table 2 on page 34 and in Question 15 in *Appendix C: Final topline results*, page 58.

The leading-edge boomers also divide somewhat by age on this dimension, with the younger members of the group the most interested in the possibility of making a change, whether now or in the future. Two-thirds of those age 50 to 54 (66%) are interested in careers of service, while 49 percent of those age 55 to 59 are similarly intrigued. The impact of age on interest in working in a career of service continues through the 60 to 70 age group. Even so, nearly a third of the oldest adults age 65 to 70, many of whom have long been retired and are not working at all, say they are interested in finding good work.

Chart 3: Interest in Good Work by Age



In addition, African Americans age 50 to 70 are more likely than their white counterparts to be interested in such a career change: 63 percent of African Americans are interested, versus 47 percent of whites. And what is revealing as well is that education has only a minor impact. Those who have gone to college are slightly more interested in finding good work now (52% vs. 46%), but that gap, while statistically significant, is remarkably small.

It is important to highlight that these questions do not mention retirement or working in retirement: The questions do not include any explicit time frame for changing jobs. Thus, the interest of Americans age 50 to 70 in finding work that benefits their communities is in place today and, as detailed in a later section of this report, extends well into retirement.

Work in retirement is not an option for some Americans age 50 to 70, only because these workers say they will *never* retire. For this group (about 15 percent of all those age 50 to 70), interest in a career of service is a definite possibility, whether now or in the future, when others in their age group may be in retirement. Sixty-two percent of those who say they will never retire are interested in a career of service, while 38 percent say they are not interested.

Americans age 50 to 70 are under no illusion that getting such a job would be easy. Nearly half say they think it would be *difficult* (31%) or *very difficult* (17%) to find such a job. And while overall 39 percent say they think it would be easy to obtain such employment, only a fraction of them (12%) think it would be *very easy*. This perception that it would be difficult to find a paying public service job is even evident among the most eager to do so. Fully half of those who are *very interested* in finding a job doing good work now say they think it would be *difficult* (27%) or *very difficult* (22%) to do so, while overall 44 percent of this group say they think it would be easy.

Leading-edge baby boomers are somewhat more likely than Americans age 60 to 70 to see getting such a job as easy. In particular, female boomers are more likely than male boomers to say that finding such a job would be easy (45% vs. 37%). And Americans age 50 to 70 who have attended college are slightly more likely than those who have not to say it would be easy (43% vs. 34%).

A Profile of Older Adults Ready to Do Good Work Now

The half of Americans age 50 to 70 who express an interest in finding good work now (50%) are distinct from those who say they are not interested in pursuing such a path. While there is no specific composite sketch of a person who wants to transition into work that serves their community, there are characteristics and attitudes such a person is more likely to have.

As noted earlier, the youngest age group among leading-edge baby boomers (age 50 to 54), women in their 50s, and African Americans are more likely than others to express interest in finding good work now. Employment status is also a strong factor: 62 percent of workers say they are *interested* in finding good work now, while 66 percent of retirees say they are *not interested* in such pursuits. Additionally, parenthood makes a difference. Parents whose children are either under age 18, or age 18 and older but still dependent on them, are more likely than others (55% vs. 44%) to express interest in finding good work now.

Education, by comparison, has little effect on the likelihood that an adult age 50 to 70 is interested in finding good work. Those with at least some college education are only slightly more likely than those who have not attended college to express interest in finding good work now. The effect of income is likewise modest at best, with those whose household income is under \$20,000 being somewhat less likely than others to be interested in transitioning into finding good work now.

Beyond demographic characteristics, attitudes toward retirement and sense of personal efficacy are also important factors in distinguishing between those who are interested in finding good work now and those who are not. Adults age 50 to 70 who view retirement as a time to begin a new chapter in life are more likely than those who see retirement as a time to take it easy (58% vs. 47%) to be interested in finding good work now. Equally important in determining if someone is interested in finding good work is whether they feel they can have an impact in making their community a better place to live. More than half of older Americans (55%) who think they can have a big or a moderate impact in their community indicate they are interested in finding good work now. That number drops to 38 percent among those who think they can have only a small impact, if any, where they live.

Finally, the type of community in which Americans age 50 to 70 live is related to their interest in finding good work, with those who live in urban areas (57%) more likely than their suburban (48%) and rural counterparts (43%) to express interest in finding good work now.

Table 1 summarizes key demographics and other background characteristics for adults age 50 to 70 who are interested in careers of service now.

Table 1: Interest in Finding Good Work Now Among Adults Age 50 to 70

	Total Interested %	Total Not Interested %
Total	50	44
Gender		
Men	49	45
Women	50	43
Age		
Total 50-59	58	34
50-54	66	27
55-59	49	42
60 and older	36	59
Race/Ethnicity		
White, non-Hispanic	47	48
African American, non-Hispanic	63	22
Education		
Total college	52	43
Total no college	46	45
Income		
Less than \$20,000	46	32
\$20,000-\$74,999	55	41
\$75,000 or more	52	47
Employment Status		
Employed	62	37
Retired and not working	33	66
Not in labor force	42	25
Parent Status		
Child under 18/dependent child 18+	55	37
No dependent children	44	49
Volunteered in Past Year		
Yes	51	45
No	47	43
View of Retirement		
Time to begin a new chapter	58	42
Time to take it easy	47	53
Personal Efficacy		
Big/moderate impact in improving community	55	40
Small/no impact at all	38	52
Community Size		
Urban	57	35
Suburban	48	45
Rural	43	53

Doing Good Work Now as Volunteers

Doing good for the community is not a new experience for Americans age 50 to 70. Many are already doing so through volunteer activities. And most plan to remain or to get involved in retirement.

Fully half of Americans age 50 to 70 (53%) volunteered for at least one type of organization asked about in the survey in the year preceding the interview. The most popular type of activity is working with an organization that helps the poor, the elderly, or other people in need, with a third reporting they did so in the past year. In addition, about one in five report volunteering with a tutoring or other educational program (21%), or a neighborhood or civic group (20%).

Table 2: Recent Volunteerism Among Adults Age 50 to 70

	% "Yes"
In the past 12 months have you volunteered for...	
A program that helps the poor, the elderly, or other people in need	33
A tutoring or other educational program	21
A neighborhood or civic group such as a block association or a community board	20
A youth program such as a daycare center, scouts, or little league	16
A hospital or health organization including those that fight particular diseases	12
An environmental organization	10
An arts or cultural group	10
Volunteered for at least one of these	53

Among those age 50 to 70, women, adults who have attended college, and parents of dependent children (either those under age 18 or those who are 18 and older but still supported by their parents) are more likely than others to say they volunteered for at least one type of organization. Age alone is not a significant factor.

Finding Good Work: In Retirement

As is clear from the earlier findings, many Americans age 50 to 70 view retirement as a time of change and a time of challenge. Retiring from their current job is on the horizon for many Americans of this age, but that does *not* mean their work life is over—changing, perhaps, but not completed.

First, Working in Retirement

It is clear that most leading-edge baby boomers are going to continue working, whether “in retirement” or simply by never retiring. But that does *not* mean that leading-edge baby boomers and Americans age 60 to 70 are simply going to toil away in their current jobs for years and years to come. Many will. But for a great number, changing careers and choosing new paths are real options that they have thought about, are interested in, and are confident they would be able to achieve. Whether it is a second career after an early retirement, or a traditional retirement followed by part-time employment, these workers see many possibilities.

Retired or not, working Americans over age 50, in general, and leading-edge baby boomers, in specific, will be on the job. Fully two-thirds (66%) indicate they will work in retirement, whether full time or part time, whether for money or for enjoyment, whether for themselves or for others.

- The largest slice (24%) say they will work part time for enjoyment or because of their own interests.
- Fifteen percent expect to work part time mainly for the income.
- Eight percent want to go into business for themselves.
- Three percent expect to retire from their current job and then go to work full time in a new career.
- Only 16 percent say they will retire and not work at all.
- In contrast, 15 percent are never planning to retire.
- Eighteen percent do not know what they will be doing in retirement.

These findings are consistent with earlier research,⁹ showing older Americans will be working in retirement, for a variety of reasons and in a variety of ways. This does not necessarily mean they will return to the 9-to-5 grind of work five days a week,¹⁰ but they will be working.

And in fact, even those who say they do *not* expect to work in retirement hedge their bets. Asked if they would even consider taking a job in retirement, whether full time or part time, almost half (49%) agree they would consider working in retirement.

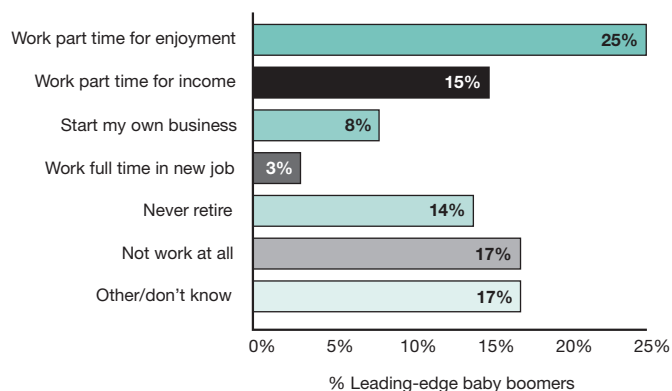
Many more leading-edge baby boomers are in the workforce compared with adults age 60 to 70 (66% vs. 27%).¹¹ But among those in both age ranges who are still working, there are no significant differences in terms of their plans for work in retirement. Chart 4 gives the breakdown of plans for the leading-edge baby boomers. Again, this finding about baby boomers' intentions is also consistent with past research.¹²

⁹ For example, *Staying Ahead of the Curve: The AARP Work and Career Study*, September 2002, <http://www.aarp.org/research/reference/publicopinions/Articles/aresearch-import-416.html>.

¹⁰ See *What Job Characteristics Would be Attractive For Work in Retirement?*, page 41.

¹¹ See *Appendix A: Setting the stage*, page 47.

¹² See *Boomers Envision Retirement*, AARP, 1998, and *Boomers Envision Retirement II*, AARP, 2004, <http://www.aarp.org/research/work/retirement/Articles/aresearch-import-865.html>.

Chart 4: Leading-edge Boomers' Plans for Work in Retirement

Not only have these older Americans thought about retirement and working in retirement, they have given a lot of consideration to what type of work they will be doing in this new chapter of their lives. A majority of these workers (54%) say they have a good idea of the type of work they want to do in retirement (or in the later stages of their working life if they say they never plan to retire). Forty-five percent say they are not sure about what type of work they want to do next, even though they are fairly certain they will be working.

Older adults who plan to work in retirement are remarkably confident they will be able to find a job “doing something that you genuinely would like to do.” Four out of five express such confidence, with 42 percent saying they are *very confident* and 41 percent saying they are *somewhat confident*. Sixteen percent express little or no confidence they will be able to find the kind of job they want in retirement.

The survey asked those age 50 to 70 who indicated that they plan to work in retirement to describe specifically the jobs they think they would do. The open-ended responses vary enormously, from being a teacher or social worker, a carpenter or an electrician, to working at Wal-Mart or McDonalds, to running a bed-and-breakfast or working in a nursing home. Even so, two out of the three types of work mentioned most often qualify as good work. One in six (16%) say they think they will work in one of two specific types of good work: 8 percent mention working in education and another 8 percent mention working in social services. Other research suggests that the nation is facing a shortage of professional workers in many public service jobs, including nursing and teaching.¹³

As far as other types of jobs specified, retail and sales jobs are mentioned by 10 percent. Seven percent say they will be in a business job, such as an accountant or manager. And 6 percent say they will work in construction.

¹³ For example, for information on the nursing shortage see www.bhpr.hrsa.gov/healthworkforce/reports/mnproject/default.htm. For information on teachers see www.recruitingteachers.org/channels/clearinghouse/becometeacher/121_teachershort.htm.

Next, Putting the Work into Doing Good in Retirement

The interest in finding good work does not stop at the moment of retirement for Americans age 50 to 70. They know their lives will change upon retirement, but they will be looking for the personal satisfaction of helping their communities.

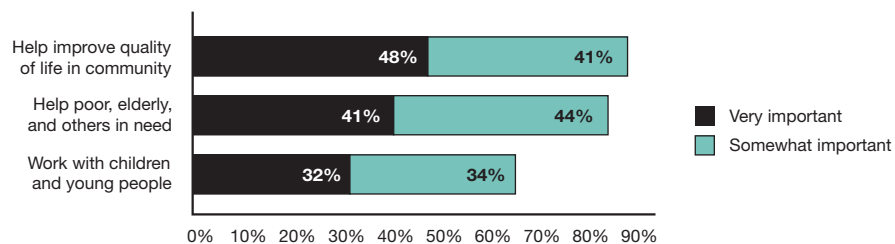
Half of all Americans age 50 to 70 say it is important that work in retirement benefit the community in at least one of three specific ways:

- Help to improve the quality of life.
- Give the opportunity to help the poor, the elderly, and other people in need.
- Give the opportunity to work with children and young people.

When the answers to all three are added together, overall 49 percent of those age 50 to 70 say at least one of these is an important reason to work in retirement. And the leading-edge baby boomers are more emphatic: 60 percent of boomers say at least one of the reasons is important, compared with 34 percent of adults age 60 to 70.

The findings are even more dramatic when one looks only at those who say they will work in retirement or who indicate they might do so (53 percent of all adults age 50 to 70). Nearly nine in ten (89%) say helping to improve life in their community is important to attract them to work in retirement, with 48 percent saying it is *very important*. Almost as many (85%) say that having the opportunity to help the poor, the elderly, and other people in need is important to work in retirement, with 41 percent saying it is *very important*. And about two-thirds (66%) say the opportunity to work with children and young people is important to working in retirement, with 32 percent saying *very important*.

Chart 5: Helping Others as the Reason to Work



Again, it is female leading-edge baby boomers who are the most intent on finding good work, in this case in retirement. Fifty-five percent of women in this generation say it is *very important* that their work in retirement help improve the quality of life in the community. Only 42 percent of the men in this generation agree. In addition, 50 percent of the boomer women, compared with 28 percent of the men, say it is *very important* to work with the poor, elderly, and others in need. And 44 percent of the boomer women say it is *very important* to work with children and young people, contrasted with 21 percent of the men.

These findings add an important new dimension to understanding this generation. Earlier research has focused on getting baby boomers and others to give back to their communities through volunteering in retirement.¹⁴ While this research certainly confirms that leading-edge boomers will continue to volunteer, it also reveals that they are even more ready to give back to their communities through work in retirement.

A Profile of Older Adults Who Want to Do Good Work in Retirement

Half of Americans age 50 to 70 (49%) indicate that the opportunity to help improve their community, to help others who are in need, and to work with youth are important characteristics for a job that they might do in retirement. These older Americans who value the good that can be a part of work in retirement are different from those who do not share such ideas in several ways. And while they are very similar to those who are interested in finding good work *now*, the two groups are not identical (see Table 3). While seven in 10 of those who say they would be interested in finding good work now (69%) also indicate they would value such work in retirement, 31 percent do not carry their interest into the retirement years.

Table 3: Good Work Important in Retirement by Interest in Finding Good Work Now

	Interested in Doing Good Work Now %	Not Interested in Doing Good Work Now %
Total who say helping their community, helping those in need, or working with youth is an important characteristic for job in retirement	69	32
All others	31	68

While Americans age 50 to 70 who value good work in retirement are not the exact same group as those who express interest in finding good work now, their demographic profiles are similar. For example, leading-edge baby boomers (60%) are more likely than those between age 60 and 70 (34%) to say good work is important in retirement (see Table 4). Earlier, it was noted that education and income are not related to interest in good work *now*.¹⁵ But education and income are both related to saying good work is important *in retirement*. Americans age 50 to 70 with incomes of at least \$75,000 (63%) are more likely than those with lower incomes to say good work in retirement is important. Similarly, more college-educated adults than those with no college education (55% vs. 43%) are interested in finding good work in retirement.

Attitudes toward retirement, sense of personal efficacy, and community size are again important in distinguishing attitudes about good work in retirement. Adults age 50 to 70 who perceive retirement as a time to begin a new chapter in life are more likely than those

¹⁴ See *Reinventing Aging: Baby Boomers and Civic Engagement*, Harvard School of Public Health, 2004, <http://www.hsph.harvard.edu/chc/reinventingaging/>.

¹⁵ See page 32.

who perceive it as a time of leisure (57% vs. 45%) to want to find good work in retirement. Additionally, those who see themselves as having an impact in improving their communities are more likely than others (54% vs. 37%) to value the good that can be done through work in retirement, as are adults age 50 to 70 living in urban areas when compared with their rural counterparts.

Race and gender within the leading-edge baby boomer generation, two factors important to distinguishing adults interested in finding good work now, do not have a significant effect on interest in finding good work in retirement.

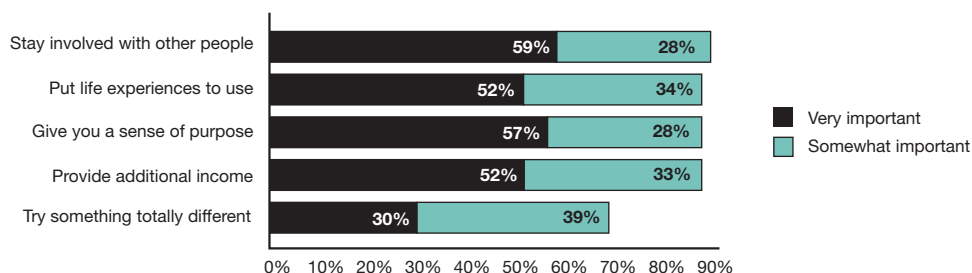
Table 4: Good Work Important in Retirement Among Adults Age 50 to 70

	Total Important %	All Others %
Total	49	51
Gender		
Men	52	48
Women	46	54
Age		
Total 50 to 59	60	40
50 to 54	69	31
55 to 59	48	52
60 and older	34	66
Race/Ethnicity		
White, non-Hispanic	49	51
African American, non-Hispanic	47	53
Education		
Total college	55	45
Total no college	43	57
Income		
Less than \$20,000	35	65
\$20,000-\$74,999	53	47
\$75,000 or more	63	37
Employment Status		
Employed	69	31
Retired and not working	24	76
Not in labor force	39	61
Parent Status		
Child under 18/dependent child 18+	62	38
No dependent children	39	61
Volunteered in Past Year		
Yes	52	48
No	46	54
View of Retirement		
Time to begin a new chapter	57	43
Time to take it easy	45	55
Personal Efficacy		
Big/moderate impact in improving community	54	46
Small/no impact at all	37	63
Community Size		
Urban	54	46
Suburban	49	51
Rural	45	55

Other Reasons to Work in Retirement

After working lives that stretch 35 years and more, why would these Americans want to continue working? The incentives are varied, from personal satisfaction to the basic need for additional income, from the desire to help their community to the desire to help those in need. On the personal side of the ledger, several aspects of work are *very important* to a majority of those considering working in retirement.

Chart 6: Other Reasons to Work in Retirement



At the top of the list is staying involved with other people, with 59 percent of 50- to 70-year-olds who may work in retirement saying that is *very important* in attracting them to take a job in retirement. Nearly as many (57%) say that a job giving them a sense of purpose is *very important*.

About half of adults age 50 to 70 who may work in retirement say that putting their job skills and life experiences to use (52%) and getting additional income in retirement (52%) are *very important* features in attracting them to a job in retirement. Thirty percent say that doing something very different from their previous work is *very important* in choosing work in retirement.

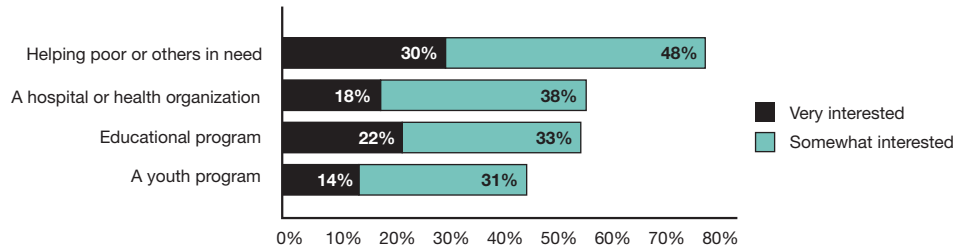
For the top four characteristics, 85 percent or more of adults age 50 to 70 who may work in retirement say each is at least *somewhat important* (calculated by adding those who say this aspect of the job is *somewhat important* to those who say it is *very important*). Similarly, when the percentage of those who say doing something different is *somewhat important* is combined with the percentage who say *very important*, the overall number increases to a strong majority—69 percent—saying this is an important characteristic for a job to have.

On a number of these dimensions, there are not many differences by age, but there are stark differences by gender, particularly among the leading-edge baby boomers. For example, 70 percent of female boomers say it is *very important* that a job in retirement “gives you a sense of purpose,” compared with only 48 percent of male boomers. Similarly, 70 percent of boomer women say it is *very important* that a job keep them involved with other people, in contrast with only 47 percent of boomer men. Women are more concerned about economics as well: 61 percent of boomer women say it is *very important* that the job provide additional income versus 43 percent of boomer men. And these differences are not limited to motivations related to personal enrichment or benefits. More boomer women than men (50% vs. 28%) say that providing an opportunity to help people in need is a *very important* characteristic for attracting them to a job in retirement.

Which Type of Good Work in Retirement?

As Americans of this age consider what to do in the next chapter in their lives, they are considering opportunities, options, and obstacles. Choosing to do good in their communities through a career of service is high on the list of these Americans' plans, with four specific jobs drawing special interest.

Chart 7: Interest in Specific Types of Good Work in Retirement
Among Adults 50 to 70 Who May Work in Retirement



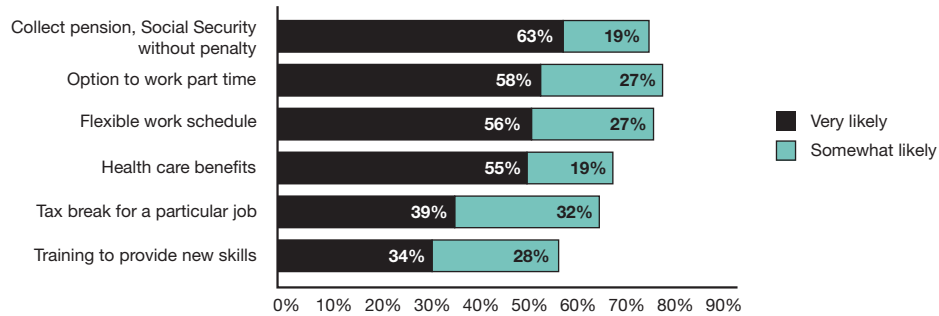
Among adults age 50 to 70 who say they may work in retirement, the type of job that is most attractive is one working, full time or part time, helping the poor, the elderly, and other people in need: 78 percent say they are *somewhat interested* or *very interested* in such a job. Dealing with health issues, whether working in a hospital or with a group fighting a particular disease, ranked second, with 56 percent saying they would be interested in such work. A similar number (55%) say they are interested in a tutoring or other educational program. And 45 percent say they are interested in working in a youth development program.

Taking into account all adults who say they are interested in at least one of these jobs, fully 78 percent of those who are considering working in retirement are *very* or *somewhat interested* in working in one of four specific types of jobs doing good.

What Job Characteristics Would be Attractive for Work in Retirement?

Leading-edge baby boomers and Americans age 60 to 70 are definitely interested in working in retirement and doing good work in those jobs, but they do not want to necessarily continue the 9-to-5, Monday-through-Friday grind after three decades or more in the workforce. And they do want to be able to do this good work with at least some benefits and certainly without losing benefits they have built up over decades of work.

In particular, these older Americans do not want to lose part of their pensions or their Social Security benefits by working in retirement. Almost two-thirds of those thinking of work in retirement (63%) say that they would be *very likely* to work if they could collect those benefits without penalty. Adding in the 19 percent who say they would be *somewhat likely* to work under those conditions, more than four of five in this group (82%) say they would be likely to work if the benefits are protected.

Chart 8: Attractive Job Characteristics

The limitations on pensions vary widely from employer to employer. One of the most common is that workers cannot retire from their job, receive their pension, and then work part time for their former employer, even as a consultant. For Social Security, those receiving retirement benefits can earn whatever amount they choose without penalty, provided they have reached full retirement age (which stands at 65 years and 6 months in 2005). If they draw Social Security benefits before that time (as a majority do), there is a substantial reduction in benefits if one earns more than \$12,000 a year.

Another benefit that makes work in retirement attractive is health care coverage. Fully half of those thinking of work in retirement (55%) say they would be *very likely* to take a job in retirement that includes health care coverage.

Equally important is flexibility in working hours and times. Fifty-eight percent of this group say they would be *very likely* to take a job if it offers the option to work part time. And 56 percent say they would be *very likely* to take the job if it offers a flexible work schedule.

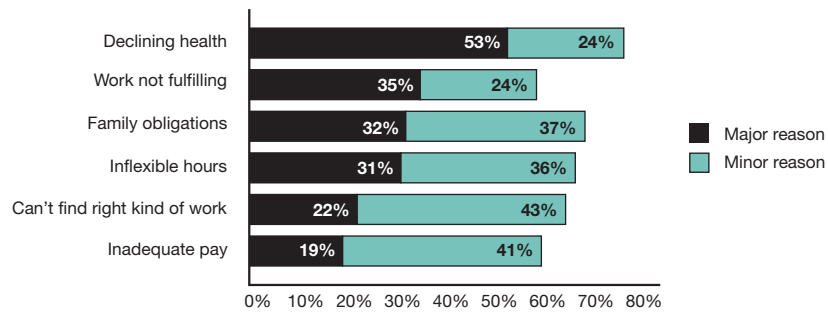
Thirty-nine percent would be *very likely* to take a job if a special tax break were offered to work in a specific field such as education. And 34 percent would be *very likely* to do so if training were offered to ready one for a new job.

Obstacles to Work in Retirement

But there are many reasons not to work in retirement that Americans age 50 to 70 know all too well. The number one obstacle that may stand in the way of boomers and others working in retirement is poor health. A majority of those planning to work in retirement (53%) say that poor or declining health would be a major reason that they would not be able to act on their plans.

Family or other personal obligations—such as the need to care for a parent, spouse, or other relative—are also a concern. About one-third of those planning to work in retirement (32%) say that such obligations would be a major reason not to do so.

Chart 9: Obstacles to Work in Retirement



Two aspects of the job itself could also stand in the way. Thirty-five percent say that the work might be not personally fulfilling and that such a burden would be a major reason not to work in retirement. If the work hours are not flexible enough to meet their schedules in retirement, 31 percent say that would be a major reason not to work.

About one in five of those who hope to work in retirement see some other practical obstacles as well. Twenty-two percent say they may simply have difficulty finding the type of work they want to do and 19 percent say the type of work they want to do will not pay enough.

Princeton Survey Research Report/Section Three

Policies that help older Americans help the community

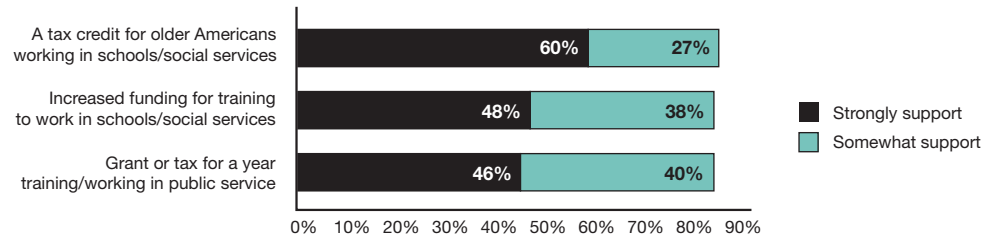


Leading-edge baby boomers and Americans age 60 to 70 plan to work in retirement and they would like to give back to their communities in the process. But they are acutely aware of rules and regulations that could very well prevent them from achieving their goals, making both themselves and their communities poorer. Changes in government and private policies could help remove some of those obstacles that make it difficult for those who want to make a difference.

One barrier for many older Americans is that they may lack the job skills to allow them to work in such areas as education and social services. While these Americans have a lifetime of job experience, there may be specific skill sets or formal education they would now need to make a change and work in a new area. About half of Americans age 50 to 70 (48%) *strongly support* increasing funding for Americans to go back to school or to get training to prepare for work in schools or social services. An additional 38 percent *somewhat support* such increases, bringing the total pool of supporters to 86 percent. Only 12 percent oppose such increases.

A majority (60%) *strongly support* giving an actual tax credit to older Americans who work in schools or social services. About a quarter (27%) *somewhat support* such an idea, putting the overall support at 87 percent. Only 11 percent oppose such an idea.

Chart 10: Policy Changes to Ease the Move to Good Work



A more sweeping change would encourage older Americans to move into careers of public service by offering an incentive for both the training necessary for the change and for doing community service itself. A total of 46 percent of older Americans *strongly support* the idea for a grant or tax credit for Americans over age 50 who spend a year in training for community service or actually working in a job in public or community service. Another 40 percent *somewhat support* such an idea, bringing the total support level to 86 percent. Only 10 percent oppose such a proposal.

Table 5: Support of Policies by Political Party Identification
Percent Who “Strongly Support” Policy

	Total	Republican	Democrat	Independent
Giving a tax credit to older Americans who work in schools or social services	60	58	65	56
Increasing funding for Americans to go back to school or to get training to prepare them to work in schools or social services	48	38	61	45
Giving anyone over age 50 a grant or tax credit if they spend a year training for or working in a job in public or community service	46	42	55	41

Across the party spectrum, there is majority support for all of these policy changes that would help older American workers give back to their communities. Where there are variations across party lines, the differences are most evident among the percentage of the partisans who *strongly support* one policy change or the other. For example, large majorities in each party support increasing funding for Americans to go back to school to get training to work in schools or social services. But a majority of Democrats (61%) *strongly support* such increases. Pluralities of Republicans (38%) and Independents (45%) *strongly support* that change as well. A similar pattern is seen in support for a grant or tax credit for Americans over age 50 for a year in training or community service. But on the issue of a straight tax credit for older Americans who work in schools or social services, substantial majorities from all parties *strongly support* the idea.

Conclusion:
Ready to Go to Work Doing Good

Americans age 50 to 70 are ready now to pitch in and help with their communities' biggest problems, including education, health care, or taking care of those in need. With the leading-edge baby boomers out in front, these Americans are interested in the possibility of work transitions now that would allow them to work in institutions and organizations committed to repairing and strengthening their communities.

If a change is not in the cards now, Americans age 50 to 70 are also ready to pitch in later, after retiring from their current jobs. Though not necessarily thinking of the full 9-to-5, 40-hour week, most fully expect to work in retirement. A majority of these adults, and a strong majority of the leading-edge baby boomers, want work in retirement to be more than just a paycheck. They are looking to serve their communities.

Appendix A

Setting the stage

Americans age 50 to 70 are a diverse group, ranging from the youngest generation that missed fighting in World War II to the oldest of the baby boom generation, i.e., the leading-edge boomers.

Work Status

Fully half of Americans age 50 to 70 are still working, a third of them (35%) full time. Most adults in this age group who are not in the labor force have retired (32%) and say they are not working at all, while a fraction (4%) say they are currently unemployed but looking for work. One in seven who are also currently not in the labor force give various descriptions of their current status (such as homemaker), including 6 percent who say they are disabled.

Who is working at a paid job and who is not is strongly related to age, and is not significantly affected by any other demographic characteristic once age is taken into account. Leading-edge baby boomers age 50 to 59 report working at more than twice the rate of adults age 60 to 70 (66% currently working vs. 27%). And among these boomers, those age 50 to 54 are more likely than those age 55 to 59 (73% vs. 58%) to say they are currently employed.

Work Tenure Among Americans Age 50 to 70

It is not surprising that three in five Americans age 50 to 70 who are working (62%) say they have been in their current job for at least 10 years, nor that 36 percent have been in the same job for more than 20 years. What might be somewhat less expected of this age group is that one in four (23%) have been employed in their current position less than five years, and 15 percent for five to nine years.

Men age 50 to 70 are more likely than their female counterparts (46% vs. 26%) to say they have been in their current job for more than 20 years. This pattern is evident for both leading-edge boomers and adults age 60 to 70. Income level is also related, with those earning at least \$40,000 per year more likely than those earning less to report being in the same job for more than 20 years. In contrast, fully half of employed adults who report annual incomes of under \$20,000 say they have been in their current job less than five years. That percentage drops to 31 percent for those who earn between \$20,000 and \$40,000, and down to 19 percent among those in higher income brackets.

Time in Retirement

The relationship between work and retirement isn't what it used to be, i.e., mutually exclusive. One in 10 adults age 50 to 70 who do not describe themselves as retired say in answer to a separate question that they have retired from a previous career. Among those who are currently working, that number rises to 14 percent who say they have already retired once from another career. While this is obviously not yet common, younger adults in the age group are less likely than those older to have reached such a milestone. Three in four leading-edge boomers (76%) say they have not retired from a previous career, compared with 30 percent of those age 60 to 70. That said, the survey results suggest that people who make this particular move do so at a relatively young age—and then re-enter the workforce. Among employed adults who have retired from a previous career, two-thirds (67%) report doing so more than five years ago, and another 20 percent say they did so two to five years ago.

The traditional retirement age of 65 is clearly no longer the milestone that must be reached before retirement occurs. Most retirees age 50 to 70 who are not currently working report retiring several years ago, indicating that many did so before age 65. Specifically, 46 percent of retirees in this age group say they retired more than five years ago, and 35 percent did so two to five years ago. Only one in five (18%) are recent retirees having left the workforce within the past two years.

The older retirees are, the more likely it is they retired several years ago. Fifty-seven percent of those age 65 to 70 say they retired more than five years ago, and 45 percent of those age 60 to 64 report the same. Far fewer boomers (28%) say they retired and stopped working completely more than five years ago.

Likelihood of Returning to the Workforce

Fully half of all older Americans who are currently not working—be they retired, unemployed or homemakers—say it is not at all likely that they will return to the workforce. Another 15 percent say it is not too likely that this will happen, while slightly less than a third (31%) indicate they might return to the workplace. The youngest adults (age 50 to 54) are more likely than those older (32% vs. 12%) to say it is very likely that they will work at a paying job again, which is supported by the fact that they are also the age group most likely to report being unemployed but looking for work. In contrast, the oldest group age 65 to 70 is most likely to say this will never happen (64% not at all likely), an attitude that is undoubtedly related to their status as long-term retirees.

Satisfaction With Life and Work

Americans age 50 to 70 are extremely satisfied with their personal lives, despite a majority (59%) expressing dissatisfaction with the way things are going in the country as a whole. Eight in 10 in this age group report they are satisfied with the state of their lives today, including 46 percent who say they are very satisfied. Only 17 percent express dissatisfaction with their own lives.

Satisfaction With Personal Life Among Adults Age 50 to 70

	% Very	% Somewhat
<i>How satisfied are you with your...</i>		
Personal relationships with family and friends	79	17
Religious or spiritual life	71	22
Leisure activities	51	35
Physical health	45	35
Personal financial situation	32	44

The positive outlook on life of Americans age 50 to 70 stays strong even when specific aspects of their lives are explored. When asked about satisfaction with six different areas of their lives, large majorities report being very satisfied with personal relationships with family and friends (79%) and their religious or spiritual life (71%). In addition, about half report this high level of satisfaction with their leisure activities (51%). Older Americans indicate somewhat less satisfaction with health and finances. Even so, large majorities report being at least somewhat satisfied with the current state of their physical health (80%) and personal financial situation (76%).

Older Americans who are currently employed give positive reviews of their work lives, even as they acknowledge that there are some negatives to the work routine they have been following for decades. About half say they are very satisfied with their work or career (53%), and another 38 percent say they are somewhat satisfied. In addition, large majorities characterize their job as rewarding (89%), important to society (85%), and a place where they feel appreciated (84%). Of course, work is work and there are some negative aspects to it. Seven in 10 workers in this age group report that their job is stressful (72%), and more than half say their work is physically exhausting (57%) or describe their job as “just a paycheck” (52%).

Overall job satisfaction is high among Americans age 50 to 70 across all demographic subgroups. Specific negative feelings about work and career are likewise similar across different groups of workers. One strong exception is workers’ perspective on the reason to go to work: 68 percent of those who have not attended college describe their job as “just a paycheck,” compared with 39 percent of college-educated workers.

Appendix B

Survey methodology

Summary

The *New Face of Work Survey*, co-sponsored by MetLife Foundation and Civic Ventures, obtained telephone interviews with a nationally representative sample of 1,000 adults 50 to 70 years old living in continental United States telephone households. The interviews were conducted in English by Princeton Data Source, LLC from March 7 to April 11, 2005. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is $\pm 3.2\%$.

Design and Data Collection Procedures***Sample Design***

The sample was designed to represent all 50- to 70-year-olds living in continental U.S. telephone households. The telephone sample was provided by Survey Sampling International, LLC (SSI) according to PSRAI specifications. The sample was drawn using standard *list-assisted random digit dialing* (RDD) methodology. *Active blocks* of telephone numbers (area code + exchange + two-digit block number) that contained three or more residential directory listings were selected with probabilities in proportion to their share of listed telephone households; after selection two more digits were added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed, purposely unlisted, or too new to be listed. After selection, the numbers were compared against business directories and matching numbers purged.

Questionnaire Development and Testing

The questionnaire was developed by PSRAI in collaboration with Civic Ventures staff. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents using listed telephone number samples. The pretest interviews were monitored by PSRAI staff and conducted using experienced interviewers who could best judge the quality of the answers given and the degree to which respondents understood the questions. Some final changes were made to the questionnaire based on the monitored pretest interviews.

Contact Procedures

Interviews were conducted from March 7 to April 11, 2005. As many as 10 attempts were made to contact every sampled telephone number. Sample was released for interviewing in replicates, which are representative subsamples of the larger sample. Using replicates to control the release of sample ensures that complete call procedures are followed for the entire sample.

Calls were staggered over times of day and days of the week to maximize the chance of making contact with potential respondents. Each household received at least one daytime call in an attempt to find someone at home. In each contacted household, interviewers asked to speak with a randomly selected eligible household member. Households containing no 50- to 70-year-olds were screened out as ineligible. Age and gender quotas were imposed to ensure that final sample distributions did not deviate far from population parameters.

Weighting and Analysis

Weighting is generally used in survey analysis to compensate for patterns of nonresponse that might bias results. The interviewed sample was weighted to match national parameters for sex, age, education, race, Hispanic origin, and region (U.S. Census definitions). These parameters came from a special analysis of the Census Bureau’s 2004 Annual Social and Economic Supplement (ASEC) that included all households in the continental United States that had a telephone.

Weighting was accomplished using Sample Balancing, a special iterative sample weighting program that simultaneously balances the distributions of all variables using a statistical technique called the *Deming Algorithm*. Weights were trimmed to prevent individual interviews from having too much influence on the final results. The use of these weights in statistical analysis ensures that the demographic characteristics of the sample closely approximate those of the national population. Table 1 compares weighted and unweighted sample distributions to population parameters.

Table 1: Sample Demographics

	Parameter	Unweighted	Weighted
Gender			
Male	47.6	47.0	47.5
Female	52.4	53.0	52.5
Age			
50 to 54	32.5	32.4	32.2
55 to 59	27.3	26.9	27.5
60 to 64	20.8	19.1	20.5
65 to 70	19.4	21.6	19.8
Education			
Less than high school graduate	13.5	7.5	12.2
High school graduate	37.3	34.5	37.6
Some college	20.9	23.8	21.2
College graduate	28.3	34.2	29.0
Region			
Northeast	19.7	17.9	19.9
Midwest	22.7	23.2	22.7
South	36.1	40.5	36.6
West	21.5	18.4	20.8
Race/Ethnicity			
White/not Hispanic	77.9	84.4	79.6
Black/not Hispanic	9.5	7.6	9.4
Hispanic	7.8	3.5	6.2
Other/not Hispanic	4.8	4.5	4.8

Effects of Sample Design on Statistical Inference

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. PSRAI calculates the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called “design effect” or *deff* represents the loss in statistical efficiency that results from systematic nonresponse. The total sample design effect for this survey is 1.09.

PSRAI calculates the composite design effect for a sample of size n , with each case having a weight, w_i as:

$$deff = \frac{n \sum_{i=1}^n w_i^2}{\left(\sum_{i=1}^n w_i \right)^2} \quad \text{Formula 1}$$

In a wide range of situations, the adjusted *standard error* of a *statistic* should be calculated by multiplying the usual formula by the square root of the design effect (\sqrt{deff}). Thus, the formula for computing the 95 percent confidence interval around a percentage is:

$$\hat{p} \pm \left(\sqrt{deff} \times 1.96 \sqrt{\frac{\hat{p}(1-\hat{p})}{n}} \right) \quad \text{Formula 2}$$

where \hat{p} is the sample estimate and n is the unweighted number of sample cases in the group being considered.

The survey's *margin of error* is the largest 95 percent confidence interval for any estimated proportion based on the total sample—the one around 50 percent. For example, the margin of error for the entire sample is $\pm 3.2\%$. This means that in 95 out every 100 samples drawn using the same methodology, estimated proportions based on the entire sample will be no more than 3.2 percentage points away from their true values in the population. It is important to remember that sampling fluctuations are only one possible source of error in a survey estimate. Other sources, such as respondent selection bias, questionnaire wording, and reporting inaccuracy, may contribute additional error of greater or lesser magnitude.

Response Rate

Table 2 reports the disposition of all sampled telephone numbers ever dialed from the original telephone number sample. The response rate estimates the fraction of all eligible respondents in the sample that were ultimately interviewed. At PSRAI it is calculated by taking the product of three component rates:¹⁶

- Contact rate—the proportion of working numbers where a request for interview was made—of 68 percent¹⁷
- Cooperation rate—the proportion of contacted numbers where a consent for interview was at least initially obtained, versus those refused—of 46 percent
- Completion rate—the proportion of initially cooperating and eligible interviews that were completed—of 87 percent

Thus the response rate for this survey was 27 percent.

Table 2: Sample Disposition

	Total numbers dialed	28,363	
Business		2,222	
Computer/fax		1,492	
Other not-working		5,389	
Additional projected not-working		2,329	
	Working numbers	16,931	59.7%
No answer		641	
Busy		135	
Answering machine		3,572	
Callbacks		806	
Other non-contacts		255	
	Contacted numbers	11,522	68.1%
Initial refusals		5,138	
Second refusals		1,080	
	Cooperating numbers	5,304	46.0%
No adult in household		19	
Over quotas/screen-outs		3,589	
Language barrier		550	
	Eligible numbers	1,146	21.6%
Interrupted		146	
	Completes	1,000	87.3%
	Response Rate		27.3%

¹⁶ PSRAI's disposition codes and reporting are consistent with the American Association for Public Opinion Research standards.

¹⁷ PSRAI assumes that 75 percent of cases that result in a constant disposition of "no answer" or "busy" over 10 or more attempts are actually not working numbers.

Appendix C

Final topline results

The MetLife Foundation/Civic Ventures New Face of Work Survey

May 5, 2005

Job #24090

N = 1,000 adults age 50-70

Margin of error: Plus or minus 3 percentage points

Interviewing dates: March 7 – April 11, 2005

Note: Because percentages are rounded they may not total 100%.

Introduction:

Hello, my name is _____ and I'm calling for Princeton Survey Research. We're conducting an important national opinion survey and we'd very much like to include your household. We are not selling or advertising anything, either during this call or anytime afterward.

- S1a. To make sure our survey includes many different kinds of people, I need to ask a few questions about who lives in your household. How many adults age 18 to 49 live in your household?
- S1b. And how many adults age 50 or older live in your household?
- S2. (IF ONLY ONE ADULT AGE 50+ IN HH) May I please speak to that person (age 50 or older)?
- S3. (IF TWO OR MORE ADULTS AGE 50+ IN HH) May I please speak with the (random ½ sample: YOUNGEST ADULT/random ½ sample: OLDEST ADULT), age 50 or older? IF SELECTED ADULT NOT AVAILABLE, ASK: May I speak with ANY adult age 50 or older who is now at home?
- D1. What is your age?
 32 50-54
 27 55-59
 21 60-64
 20 65-70
- D2. RECORD RESPONDENT'S SEX:
 47 Male
 53 Female
1. Overall, are you satisfied or dissatisfied with the way things are going in this country today?
 35 Satisfied
 59 Dissatisfied
 6 Don't know/Refused
2. And what about the way things are going in your own life today—are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?
 46 Very satisfied
 36 Somewhat satisfied
 11 Somewhat dissatisfied
 6 Very dissatisfied
 2 Don't know/Refused
- D3a. Which of the following best describes your current employment status: employed, self-employed, retired and not working, are you not in the labor force, or are you unemployed and looking for work?

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- D3b. Is this part-time or full-time?
- 51 Employed
 - 35 Full-time
 - 7 Part-time
 - 9 Total self-employed
 - 32 Retired and not working
 - 8 Not in the labor force (homemaker, unemployed and not looking for work etc.)
 - 4 Unemployed and looking for work
 - 6 Disabled (VOLUNTEERED)
 - 0 Student/In school (VOLUNTEERED)
 - * Don't know/Refused (asterisk indicates a value of less than 1%)
- D3c. Have you ever retired from a previous career?
- 10 Yes
 - 58 No
 - * Don't know/Refused (asterisk indicates a value of less than 1%)
 - 32 Currently retired and not working
- D3d. When did you retire from that previous career? Was it within the last six months, seven months to a year ago, more than one year but less than two years ago, two to five years ago, or more than five years ago?
- Based on those who have retired from a previous career (n=108)*
- 3 Within last six months
 - 3 Seven months to a year ago
 - 6 One to less than two years ago
 - 22 Two to five years ago
 - 65 More than five years ago
 - 1 Don't know/Refused
- D3e. When did you retire? Was it within the last six months, seven months to a year ago, more than one year but less than two years ago, two to five years ago, or more than five years ago?
- Based on those who are retired and not working (n=327)*
- 5 Within last six months
 - 6 Seven months to a year ago
 - 7 One to less than two years ago
 - 35 Two to five years ago
 - 46 More than five years ago
 - 1 Don't know/Refused
- D3f. At this point, how likely is it that you might work at a paying job again, whether full-time or part-time—very likely, somewhat likely, not too likely or not at all likely?
- Based on all those who are currently not employed (n=490)*
- 15 Very Likely
 - 16 Somewhat Likely
 - 15 Not too likely
 - 53 Not at all likely
 - 1 Don't know/Refused
3. Overall, how satisfied are you with your...(READ AND ROTATE CATEGORIES)? Are you very satisfied, somewhat satisfied, not too satisfied or not at all satisfied?
- | | Very Satisfied | Somewhat Satisfied | Not too Satisfied | Not at all Satisfied | Don't know/Refused ¹⁹ |
|---|----------------|--------------------|-------------------|----------------------|----------------------------------|
| a. Personal financial situation | 32 | 44 | 12 | 11 | 1 |
| b. Physical health | 45 | 35 | 11 | 8 | 1 |
| c. <i>Based on those who are employed (n=510):</i> Work or career | 53 | 38 | 6 | 3 | 1 |
| d. Personal relationships with family and friends | 79 | 17 | 2 | 1 | 1 |
| e. Religious or spiritual life | 71 | 22 | 2 | 2 | 3 |
| f. Leisure activities | 51 | 35 | 7 | 5 | 2 |

¹⁹ For the remainder of this document, this category is abbreviated "DK/Ref."

4. Which of the following have you experienced? Have you ever... (READ AND ROTATE CATEGORIES)?

	% Yes
a. Made a major career change	39
b. Worked in social services such as jobs that help the poor, the elderly or other people in need	25
c. Taught children either as a job or on a volunteer basis	49
d. Started your own business	32

5. Can you please tell me what kind of work you do? IF NECESSARY: What kind of work did you do before you became unemployed? RECORD VERBATIM RESPONSE.

Based on all those who are currently in the labor force (n=545)

25	Professional Worker—lawyer, doctor, scientist, teacher, engineer, registered nurse, accountant, consultant, programmer, artist
14	Skilled Trade Or Craft—electrician, machinist, plumber, carpenter, mechanic, printer, baker, tailor, etc.
12	Service Worker—who performs services, such as waiter/waitress, hairstylist, police officer, firefighter, housekeeper, janitor, day care worker, teachers' or nurses' aide, parking attendant, etc.
10	Clerical Or Office Worker—typist, word processor, secretary, administrative assistant, receptionist, data entry, postal clerk, bank teller, etc.
9	Manager, Executive, Or Official—store manager, sales manager, office manager, business executive, association executive, government official
6	Semi-Skilled Worker—operates machine in a factory, assembly line worker, truck driver, taxi or bus driver, etc.
4	Sales Worker—store clerk, telemarketing person
4	Laborer—construction worker, plumber's helper, warehouse or dock worker, garbage man, or other physical work
1	Business Owner (with two or more employees)—such as a store, restaurant or factory owner, building or plumbing contractor
1	Manufacturer's Representative—outside salesperson, sales representative
11	Misc. Other
2	Don't know/Refused

6. How many years have you been employed in your current job?

Based on those who are employed (n=510)

23	Less than 5 years
15	5 to 9 years
26	10 to 20 years
36	21 years or more
0	Don't know/Refused

7. Next I'm going to read descriptions of how some people feel about their job or career. For each, please tell me how well it describes your feelings about your own job or career—very well, somewhat well, not too well or not at all well? (READ AND ROTATE)

Based on those who are employed (n=510)

	Very well	Somewhat well	Not too well	Not at all well	DK/Ref.
a. Just a paycheck	22	30	14	33	1
b. Stressful	29	42	11	16	1
c. Rewarding	52	37	6	4	*
d. Physically exhausting	20	37	15	26	1
e. Appreciated	43	40	9	6	1
f. Important to society	49	36	8	4	3

8. Regardless of how far down the road it might be, how much thought, if any, have you given to your retirement years, like what you'll do, where you'll live—a great deal, some, a little, or not much at all?

Based on those who are employed (n=510)

49	A great deal
33	Some
8	A little
10	Not much at all
1	Don't know/Refused

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9. Which of the following have you done in anticipation of retirement? Have you (READ IN ORDER)...?
Based on those who are employed (n=510)
- | | Yes | No | DK/Ref. |
|--|-----|----|---------|
| a. Discussed retirement planning with family, friends or a professional planner | 72 | 27 | 1 |
| b. Contributed money to a 401K, IRA, pension or other retirement savings account | 81 | 19 | * |
| c. Put aside other types of savings or investments to be used as retirement income | 66 | 33 | 1 |
| d. Developed a financial plan that includes specific goals for retirement | 46 | 53 | 1 |
| e. Looked into a type of job you might do as a "second career" | 32 | 67 | 1 |
10. Retirement means different things to different people. I'd like you to consider whether these items accurately describe what you think retirement means. Using a scale from 1 to 5 where 1 means it *does not describe at all* what retirement means to you and 5 means it *very accurately describes* what retirement means to you, I'd like you to consider each statement. (INSERT ITEMS. ROTATE)
Key: *Very accurate=5; Accurate=4; Somewhat accurate=3; Inaccurate=2; Very inaccurate=1*
- | | Very Accurate | Accurate | Somewhat Accurate | Inaccurate | Very Inaccurate | DK/Disabled |
|---|---------------|----------|-------------------|------------|-----------------|-------------|
| a. <i>Always asked first:</i> | | | | | | |
| Opportunity to spend more time with your family | 57 | 14 | 13 | 3 | 7 | 7 |
| b. End of your productive years | 16 | 9 | 16 | 10 | 39 | 10 |
| c. Increased attention to your health | 33 | 19 | 21 | 8 | 12 | 7 |
| d. Time to pursue your interests and hobbies | 46 | 20 | 14 | 5 | 7 | 7 |
| e. Time to indulge yourself | 32 | 18 | 23 | 9 | 11 | 8 |
| f. Chance to do more traveling | 42 | 16 | 15 | 8 | 13 | 6 |
| g. Time to get more involved in your community | 23 | 17 | 27 | 11 | 16 | 7 |
| h. Chance to take a break before taking on new challenges | 23 | 13 | 27 | 10 | 20 | 7 |
11. Next, I'm going to read you two different approaches to retirement. Beyond spending time with family and friends, please tell me which description—A or B—comes closer to your feelings about retirement. First, ... (READ CATEGORIES 1-2 IN ORDER)?
- 38 Description A: Retirement is a time to take it easy, take care of yourself, enjoy leisure activities, and take a much-deserved rest from work and daily responsibilities, OR
- 53 Description B: Retirement is a time to begin a new chapter in life by being active and involved, starting new activities, and setting new goals.
- 3 (DO NOT READ) Don't know/Refused
- 6 Disabled
- 12a. At what age do you expect to stop working in your current job?
Based on those who are employed (n=510)
- 22 Age 60 or younger
- 14 Age 61 or 62
- 26 Age 63 to 66
- 5 Age 67 to 69
- 14 Age 70 or older
- 6 Never (VOLUNTEERED)
- 13 Don't know
- 12b. At what age do you expect to retire and not work at all?
Based on those who are employed or unemployed and looking for work (n=545)
- 10 Age 60 or younger
- 8 Age 61 or 62
- 23 Age 63 to 66
- 5 Age 67 to 69
- 22 Age 70 or older
- 15 Never (VOLUNTEERED)
- 17 Don't know

13. Thinking about your employment status in later years, which ONE of these best describes what you think you'll be doing when you retire? Will you (READ IN ORDER)...

Based on those who are employed or unemployed and looking for work (n=545)

- 16 Not work at all
- 3 Retire from your current job or career but work full-time for pay doing something else
- 15 Work part-time mainly for the needed income it provides
- 24 Work part-time mainly for interest or enjoyment's sake OR
- 8 Go into business for yourself?
- 1 Other
- 18 Don't know what will do in retirement (VOLUNTEERED)
- 15 Don't expect to ever retire

14. Would you ever consider taking a job once you've retired, either full-time or part-time?

Based on those who don't plan to work at all in retirement (n=95)

- 49 Yes
- 46 No
- 5 Don't know/Refused

Turning to a different topic for a moment...

15. As I read a list of community programs and groups, please tell me if you spent time volunteering for a program or group like this in the PAST 12 MONTHS. By volunteering I mean spending your time helping without being paid for it. In the past 12 months have you volunteered your time to/How about? (INSERT ITEMS. ROTATE)

	% Yes
a. A tutoring or other educational program such as an after-school program or Sunday school class	21
b. An arts or cultural group, such as a museum, theater or music group	10
c. A youth program, such as a day care center, scouts or little league	16
d. A neighborhood or civic group such as a block association or a community board	20
e. A program that helps the poor, the elderly or other people in need	33
f. A hospital or health organization including those that fight particular diseases	12
g. An environmental organization	10

Volunteer Summary

- 53 Total volunteered for at least one type of organization
- 47 Total haven't volunteered for any type

16. Do you plan [to continue doing such volunteer work/ to do any such volunteer work] when you retire?

Based on those who plan to retire (n=368)

- 75 Yes
- 20 No
- 5 Don't know/Refused

17. The organizations that provide opportunities to volunteer like the ones I just described often help to improve the quality of life for people living in the local community. How easy or difficult do you think it would be for someone like you to find A PAYING JOB, either full-time or part-time, in such organizations—very easy, easy, difficult, or very difficult?

- 12 Very easy
- 27 Easy
- 31 Difficult
- 17 Very difficult
- 7 Don't know
- 6 Disabled

18. And, if you could get the training and benefits you might need, how interested would you personally be in taking a paying job either full-time or part-time, in such an organization—very interested, somewhat interested, not too interested, or not at all interested?

- 17 Very interested
- 33 Somewhat interested
- 18 Not too interested
- 26 Not at all interested
- 1 Don't know
- 6 Disabled

Now, again thinking more generally about working at this stage in your life...

- 19a. In thinking about the type of work you want to do once you retire, would you say that ... (READ AND ROTATE CATEGORIES 1-2)?
- 19b. In thinking about the type of work you might want to do in the latter stages of your work life, would you say that ... (READ AND ROTATE CATEGORIES 1-2)?
Based on those who plan to work in retirement or don't plan to ever retire (n=365)
- 54 You have a good idea about the type of work you want to do [after retiring/in the latter stages of your work life] OR
 - 45 You are not sure what type of work you want to do [after retiring/in the latter stages of your work life] OR
 - 1 Don't know
 - 0 Refused
20. How confident are you that you will be able to find a job doing something that you genuinely would like to do once you retire—very confident, somewhat confident, not too confident, or not at all confident?
Based on those who plan to work in retirement (n=273)
- 42 Very confident
 - 41 Somewhat confident
 - 14 Not too confident
 - 3 Not at all confident
 - 1 Don't know/Refused
- 20b. What makes you say that? OPEN-END QUESTION. RECORD VERBATIM RESPONSE.
Based on those who plan to work in retirement (n=273)
- 15 Total not too/not at all confident would be able to find a desirable job
 - 4 Not many jobs for older people
 - 2 Job are hard to get/Not enough jobs in general
 - 1 Lack of education/Don't have skills they are looking for
 - 1 Not many job opportunities where I live
 - 1 Physical limitations or problems
 - 1 Can't predict the future
 - 4 Other
 - 1 Don't know
 - 84 Confident would be able to find a desirable job once retired
21. You indicated that you plan to work during your retirement. What type of work do you think you will do? IF NECESSARY, PROBE: What type of business or industry do you think you will work in? OPEN-END QUESTION. RECORD VERBATIM RESPONSE.
Based on those who plan to work in retirement (n=273)
- 10 Retail work/Sales
 - 8 Social work/Social services (including helping the elderly)
 - 8 Teach/Tutoring/Education
 - 7 Business (accounting, marketing, financial work etc.)
 - 7 Volunteer/Community work (including working in church)
 - 6 General contractor (construction, carpentry, electrical etc.)
 - 5 Arts/Crafts/Music
 - 4 General office work (including computer work/programming)
 - 3 Health care/Medical (including nursing, other medical professional)
 - 3 Self-employed/Start own business
 - 3 Gardening/Landscaping
 - 2 Child care
 - 1 Maintenance work
 - 6 Already doing the work/Work I do now
 - 15 Misc. Other
 - 6 "No idea"
 - 14 Don't know/Refused

22a. Which of the following are reasons you say you wouldn't work again? (First/Next,) (INSERT ITEMS. ROTATE.)—is this a major reason, a minor reason, or not a reason?
Based on those who are retired (n=327)

	Major reason	Minor reason	Not a reason	DK/Ref.
a. Restrictions on Social Security or pension benefits and eligibility	23	18	52	6
b. Restrictions on your health care benefits and eligibility	25	17	52	6
c. A lack of good jobs for workers with your skills	25	20	51	4
d. A lack of good jobs for workers your age	30	22	43	5
e. Poor or declining health	38	14	48	*
f. Family or other personal obligations	31	23	45	1
g. Tired of working	28	22	49	1
h. Enjoying retirement	56	20	21	2

22b. Which of the following are reasons you say you wouldn't work once you've retired? (First/Next,) (INSERT ITEMS. ROTATE.)—is this a major reason, a minor reason, or not a reason?
Based on those who say they won't work at all in retirement (n=95)

	Major reason	Minor reason	Not a reason	DK/Ref.
a. Restrictions on Social Security or pension benefits and eligibility	33	25	42	0
b. Restrictions on your health care benefits and eligibility	38	15	45	2
c. A lack of good jobs for workers with your skills	21	32	45	2
d. A lack of good jobs for workers your age	36	17	44	3
e. Poor or declining health	37	18	41	5
f. Family or other personal obligations	34	24	40	2
g. Tired of working	55	18	25	2

22c. Even though you plan to work in retirement, there might be barriers or obstacles that could prevent that. Which of the following are reasons that you MIGHT not be able to work? (First/Next,) (INSERT ITEMS. ROTATE.)—do you think this might be a major reason, a minor reason, or not a reason (you might not be able to work)?
Based on those who plan to work in retirement (n=273)

	Major reason	Minor reason	Not a reason	DK/Ref.
a. The type of work you want to do does not pay enough	19	41	38	2
b. The work hours are not flexible enough to meet my schedule	31	36	32	1
c. Poor or declining health	53	24	22	2
d. Family or other personal obligations	32	37	30	*
e. The work would not be personally fulfilling	35	24	39	3
f. Difficulty finding the kind of work you want to do	22	43	33	2

23a. Would you be interested, or not, in attending a seminar that (INSERT ITEMS. ROTATE.)...? PROMPT: How about a seminar that (INSERT ITEMS. ROTATE.)?

23b. Would you be interested, at the right time, in attending a seminar that (INSERT ITEMS. ROTATE.)...? PROMPT: How about a seminar that (INSERT ITEMS. ROTATE.)?
Based on those who are retired for now or plan to continue working (n=495)

	% Yes
a. Provided information about jobs or types of careers specifically for people in your age group	48
b. Explained how you can work and not have your Social Security benefits reduced	57
c. Provided information about how to transition from one type of job or career into a different job or career path	37
d. Provided help finding jobs that provide services to the poor, the elderly or other people in need	45

Seminar Interest Summary

65 Total would be interested in at least one seminar
35 Total wouldn't be interested in any

We'd like to know more about why adults in your generation might decide to take jobs [once they have retired/once they retire] and the types of jobs they might be interested in pursuing.

24a-b. How likely would each of the following be to make you consider taking a job [now that you are in retirement/once you retire]? (First/Next,) (INSERT ITEMS. ROTATE.)—would this make you very likely to consider taking a job, somewhat likely, not too likely or not at all likely to consider taking a job?

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We'd like to know more about why adults in your generation *might decide to pursue a job or might decide not to pursue a job*.

- 24c. How likely would each of the following be to make you consider taking a job? (First/Next,) (INSERT ITEMS. ROTATE.)—would this make you very likely to consider taking a job, somewhat likely, not too likely or not at all likely to consider taking a job?

Based on those who will work or who might work in retirement (n=532)

	Very likely	Somewhat likely	Not too likely	Not at all likely	DK/Ref.
a. Free or low-cost training to give you skills for <i>the current job market</i>	34	28	11	26	1
b. A flexible work schedule	56	27	5	11	1
c. The option to work part-time	58	27	3	11	1
d. Health care benefits	55	19	6	19	1
e. A special tax break to work in a particular job or field	39	32	10	18	1
f. The ability to collect your pension or Social Security in addition to your salary, without penalties	63	19	6	12	1

- 25a-c. How important would each of the following characteristics be in attracting you [to take a job now that you are in retirement/to take a job when you are in retirement/to take a job] (INSERT ITEMS. ROTATE.) — very important, somewhat important, not too important, or not at all important?

Based on those who will work or who might work in retirement (n=532)

	Very Important	Somewhat Important	Not too Important	Not at all Important	DK/Ref.
a. Puts your life experiences and job skills to use	52	34	7	7	*
b. Allows you to stay involved with other people	59	28	6	7	*
c. Allows you to try something totally different from your previous work	30	39	16	14	1
d. Gives you a sense of purpose	57	28	6	9	1
e. Gives you additional income	52	33	7	7	1
f. Provides an opportunity to help improve the quality of life in your community	48	41	4	7	*
g. Provides an opportunity to work with children or young people	32	34	16	17	*
h. Provides an opportunity to help the poor, the elderly, or other people in need	41	44	7	8	1

26. You said that helping your community and working with others are important characteristics for a job to have. Are these characteristics you would say [your current job has/a previous job had], or not?

Based on those who will work or who might work in retirement (n=532)

59	Yes
33	No
1	Don't know/Refused
7	Don't think good works are important

27. How much thought have you given to taking a job that specifically has these characteristics [once you retire/now while in retirement/in the latter stages of your work life]—a lot of thought, some thought, a little thought, or no thought at all?

Based on those who will work or who might work in retirement (n=532)

15	A lot
32	Some
25	A little
21	No thought
*	Don't know/Refused
7	Don't think good works are important

28. If you could get the training and benefits you might need, how interested would you be in taking a paying job either full-time or part-time, with the following specific types of organizations that help the community and people in need—very interested, somewhat interested, not too interested, or not at all interested? (First/How about) (INSERT ITEMS. ROTATE.)... Would you be very, somewhat, not too, or not at all interested (in taking a job with this type of organization)?

Based on those who will work or who might work in retirement (n=532)

	Very Interested	Somewhat Interested	Not too Interested	Not at all Interested	DK/Ref.	Good Works not Important
a. A tutoring or other educational program such as an after-school program or Sunday school class	22	33	14	23	1	7
b. A youth program, such as a day care center, scouts or little league	14	31	18	30	1	7
c. A program that helps the poor, the elderly or other people in need	30	48	6	8	*	7
d. A hospital or health organization including those that fight particular diseases	18	38	14	22	1	7

29. Overall, how much impact do you think people like you can have in making your community a better place to live...(READ)

- 37 A big impact
- 36 A moderate impact
- 17 A small impact, OR
- 7 No impact at all?
- 2 Don't know/Refused

30. I'm going to read you some pairs of statements. As I read each pair, please tell me whether the first statement or the second statement comes closer to your own views, even if neither one is exactly right. The first pair is... (READ AND ROTATE ITEMS)

- a. 63 In my local community, we can always find ways to solve our problems, OR
32 My local community can't solve many of its important problems
5 Don't know/Refused
- b. 57 The government should do more to help needy Americans, even if it means going deeper into debt, OR
34 The government today can't afford to do much more to help the needy
9 Don't know/Refused

31. Here are some changes in federal and state laws that have been discussed as ways to encourage Americans age 50 and older to work in areas such as education and social services. For each one, please tell me if you strongly support, somewhat support, somewhat oppose, or strongly oppose. (First/Next) (INSERT ITEMS. ROTATE)... do you strongly support, somewhat support, somewhat oppose, or strongly oppose this idea?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	DK/Ref.
a. Increasing funding for Americans to go back to school or to get training to prepare them to work in schools or social services	48	38	7	5	2
b. Allowing Americans age 65 and older to earn as much as they can without reducing Social Security benefits	77	15	4	3	2
c. Giving a tax credit to older Americans who work in schools or social services	60	27	5	6	2

32. In order to encourage Americans to adopt new careers of service, some have proposed giving anyone over age 50 a grant or tax credit if they spent a year training for or working in a job in public or community service. Would you strongly support, somewhat support, somewhat oppose or strongly oppose such a proposal?

- 46 Strongly support
- 40 Somewhat support
- 5 Somewhat oppose
- 5 Strongly oppose
- 3 Don't know/Refused

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Finally, I have a few questions to help us describe the people who took part in our survey.

- D4. Are you the parent or guardian of any children?
- D5. Are any of these children...(INSERT ITEMS IN ORDER)?
- 71 Total Parents
 - 2 Have child under age 6
 - 15 Have child age 6 to 17
 - 21 Have child age 18 or older and attending college
 - 15 Have child age 18 or older and living in your household
 - 29 Total not parents
 - * Don't know/Refused
- D6. Are you married, living with a partner, widowed, divorced, separated, or have you never been married?
- 65 Married
 - 3 Living with a partner
 - 8 Widowed
 - 16 Divorced
 - 2 Separated
 - 6 Never married
 - 1 Refused
- D7. Is your (spouse/partner) employed for pay full-time, part-time, or not employed for pay at all?
Based on those who are married or living with a partner (n=694)
- 52 Full-time
 - 13 Part-time
 - 35 Not employed for pay
 - * Don't know
 - 0 Refused
- D8. How often do you go to church, synagogue, or some other place of worship? Would you say... (READ)
- 7 Daily
 - 42 About once a week
 - 11 About once a month
 - 17 Several times a year, OR
 - 21 Don't you go to worship services?
 - 1 (DO NOT READ) Don't know/Refused
- D9. In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?
- 32 Republican
 - 36 Democrat
 - 25 Independent
 - 5 No Preference/Not interested in politics (VOLUNTEERED)
 - * Other party (VOLUNTEERED)
 - 3 Don't know/Refused
- D10. Many Americans do not have health insurance. Are you now covered by any form of health insurance or health plan, including any private health insurance plan or a government program such as Medicare or Medicaid, or do you not have health insurance at this time?
- 90 Yes, covered
 - 10 No, not covered
 - 0 Don't know
 - * Refused
- D11. What is the last grade or class you completed in school? (READ ONLY IF NECESSARY)
- 2 None, or grade 1 to 8
 - 10 High school incomplete (grades 9-11)
 - 32 High school graduate (grade 12 or GED certificate)
 - 5 Technical, trade, or vocational school AFTER high school
 - 21 Some college or university work, but no four-year degree (includes associate's degree)
 - 14 College or university graduate (BA, BS or other four-year degree)
 - 14 Post graduate or professional schooling after college (including work towards an MA, MS, Ph.D., JD, DDS, or MD degree)
 - * (DO NOT READ) Refused

- D12. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or other Spanish background?
- D13. What is your race? Are you white, black, Asian, American Indian or some other race?
- 79 White, non-Hispanic
 - 9 Black or African American, non-Hispanic
 - 6 Hispanic
 - 1 Asian or Pacific Islander, non-Hispanic
 - 1 American Indian or Alaska Native
 - 2 Other/Mixed-race
 - 1 Undesignated
- D14. Last year, that is in 2004, what was your total household income from all sources, before taxes—just stop me when I get to the right category. (READ)
- 8 Less than \$10,000
 - 9 \$10,000 to under \$20,000
 - 11 \$20,000 to under \$30,000
 - 9 \$30,000 to under \$40,000
 - 9 \$40,000 to under \$50,000
 - 16 \$50,000 to under \$75,000
 - 12 \$75,000 to under \$100,000
 - 11 \$100,000 or more
 - 3 (DO NOT READ) Don't know
 - 11 (DO NOT READ) Refused
- D15. Do you currently receive Social Security retirement benefits, or not?
Based on those who are retired and not working (n=327)
- 71 Yes
 - 28 No
 - * Don't know
 - * Refused

END OF INTERVIEW: *Thank you very much for taking the time to answer the questions on this survey. We really appreciate it. Have a nice day/evening.*

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Marc Freedman
San Francisco
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