

Understanding why some pass on the encore career concept

Commentary by Phyllis Moen

Phyllis Moen is the McKnight Presidential Chair in Sociology at the University of Minnesota and co-author of *The Career Mystique: Cracks in the American Dream*.

What does the *MetLife Foundation/Civic Ventures Encore Career Survey* tell us about the differences between those who are interested in encore careers and those who are not?

I'm going to call those interested in encore careers "potentials" and those not interested "traditionals" or those in need of a traditional retirement of rest and recreation. The *Encore Career Survey* separates people into these two categories based, in part, on whether they see retirement as a "second chapter" (potentials) or as a "time to take it easy" (traditionals), and whether they plan to work following retirement from their "main" jobs.

Of the respondents who report themselves as already retired, nine out of 10 (92%) traditionals plan not to go back to work, compared to only one in three (34%) potentials who say they will not return to work. Of those who are still in their "main" jobs, 75 percent of the potentials plan to work full time at another job (after retirement from their current one), compared to only 23 percent of the traditionals. Why are their plans and expectations so markedly different?

For answers, I've looked at differences in:

Health status. Health problems could make the traditional retirement of rest and relaxation particularly attractive for traditionals. Almost one in four (24%) of traditionals describe their overall health (including mental health) as "just fair" or "poor," compared to only half as many (12%) of the potentials. By contrast, 40 percent of potentials judge their health to be "excellent," compared to only 28 percent of traditionals.

Age. Age is also a barometer of chronic health difficulties. More than one in four (26%) of the traditionals are in the oldest 63-70 age group, compared to only 15 percent of the potentials. Since potentials are typically younger, they are presumably less apt to be in poor health or burned out by their main jobs: 35 percent are age 44 to 50 compared to 29 percent of the traditionals, and 31 percent of potentials are in their early 50s, compared to 23 percent of traditionals. Note also that 60 percent of those who are already in encore careers are under age 57.

Attitudes about planning and the future. Sociologist John Clausen described people who exhibit a great deal of forward thinking and preparation (planful competence) as being better prepared for later life exigencies. It would seem that the potentials are far more planfully competent than the traditionals. For example, not-yet-retired potentials plan to retire both younger (under age 60) and older (age 70 or older) than not-yet-retired traditionals. Traditionals, on the other hand, are more apt to say they will “never” retire (10%, compared to 3%), or that they don’t know at what age they expect to retire (17%, compared to 4%). When asked whether they want to begin a “new chapter” or a time to “take it easy,” fully 18 percent of the traditionals declare that they want to do “some of both,” “neither” or are “not sure,” compared to only 4 percent of the potentials.

Midlife work. The conditions promoting planful competence—educational level, pension and health care benefits, a sufficient stream of economic resources to be able to anticipate the future—are tied to job level. And job level differs by encore expectations. Specifically, 45 percent of the potentials are in professional or managerial occupations, compared to only 28 percent of traditionals. And there is a 10 percent difference in the proportion of potentials (39%) compared to traditionals (29%) in white-collar jobs.

Education. Moreover, more than two in five (43%) of traditionals have only a high school diploma or less, compared to 13 percent of the potentials. Potentials, on the other hand, are far more likely to be college graduates and to have attended graduate or professional school (57% of potentials have at least a college degree, compared to only 39% of traditionals). These two groups also differ as to whether or not they have obtained additional education after leaving school. Three in four (75%) potentials have completed adult education or training classes, compared to only about half (55%) of traditionals. The pathways favoring planful competence tend to characterize the life course of the potentials, not the traditionals.

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Social isolation. Are those not envisioning encores in their future more socially isolated? Two in five (40%) traditionals in this survey define themselves as “retired,” compared to only one in five (20%) of the potentials, with retirement leading to a greater likelihood of social isolation. Traditionals are also more likely to live in rural areas than are potentials (24% to 12%), which again can limit their social connectedness.

There is other evidence as well: Traditionals are more likely than potentials to say they have not done any volunteer work in recent years (18% to 2%), further increasing their vulnerability to social isolation. And, while they are equally likely to be married (around 70% of both groups are married), the traditionals are less likely to have children living with them (25% to 37%).

Change in the air. Successful social movements become invisible. By this I mean that their objectives (women's suffrage, for example) become taken-for-granted, accepted as the way things are and the way things should be. This, I believe, is the future of the encore career idea: It will become a major transformation in the adult life course that is seen as normal.

Will the traditionals, those seeing the good life in the retirement years as "a time to take it easy," change their minds? Given the way most jobs are structured (full-time, full-year, inflexible), together with the evidence in this survey of the health difficulties, older ages,

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absence of conditions promoting playful competence, and potential for social isolation of the traditionals, I doubt they will ever want a full-time encore. Still, when asked about their feelings about retirement, more than two in five (43%) traditionals agree with the 71 percent of potentials who say they want to begin a new chapter, and nearly another one in five said they want both a new chapter and time for taking it easy.

The survey findings about those now in encore careers suggest that encore experiences need not be constructed on the conventional "career mystique," that is, full-time, full-year, continuous, and inflexible. I have argued elsewhere for flexible "Not-So-Big" encore jobs, opportunities to

make a difference designed for those who do not want or can't work full-time hours. Such encore arrangements could enable many more people to see retirement as some of each: a "new chapter" as well as a time for "taking it easy."

Widening the pool of available encore jobs and offering employees more control over the time and timing of their work are key to institutionalizing these second chances in the second half of life. Meaningful participation and contribution will be seen as the way things are and the way things should be, a second chance for the midcourse years, *provided* the encore opportunities contribute to the life quality and life-course fit of the growing pool of older workers and young retirees who want and need both prospects for self-actualization and time for rest *and* recreation.

I believe that, like the potentials and those already in encore careers, many of the traditionals also want to do work that enriches their lives and makes a difference in other people's lives. Some combination of meaningful work *and* time for relaxation may be especially practical and welcome for Americans in their 60s and 70s, and for some in their 40s and 50s as well. "Not-So-Big" part-time encores and "Not-So-Big" encore projects of limited duration (with health insurance) could be the formula for a mass movement toward individual and social renewal. ■