

Baby boomers still want to change the world

Commentary by Rosabeth Moss Kanter

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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.

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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.

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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

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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.

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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.

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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.

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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.

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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:

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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.

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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.

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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.

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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.

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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. ■