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Feature: After One Career, Boomers Look to Return for an Encore

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Half of 44- to 70-year-olds in a recent MetLife/Civic Ventures survey who don't have encore careers would like to pursue them. Yet, they face a number of obstacles.

By Bridget Mintz Testa

For the World War II generation, retirement was the happy end of a long working life.

For baby boomers, who have redefined most everything else in their lives, retirement may just be a transition to an all-new encore career or "a new stage of work after a midlife career," says Phyllis Segal, vice president of Civic Ventures, a nonprofit focused on redefining the second half of life.

"It combines compensation, personal meaning and social impact. Encore careers are unique because of their social aspects," she says.

Between 5.3 million and 8.4 million people ages 44 to 70 already are involved in encore careers, according to a new survey by Civic Ventures and the MetLife Foundation, a philanthropic arm of the insurance giant. A total of 3,585 people were interviewed from February 23 to April 1 by research firm Peter D. Hart Research Associates. According to the survey, most of those already in encore careers work in education, health care, government, nonprofit organizations and for-profits that serve the public good.

Half of those in the survey who don't have encore careers would like to pursue them. Yet they face a number of obstacles.

"The older workers and retirees I study would like to do something meaningful or just make connections with people," says Phyllis Moen, the Endowed McKnight Presidential Chair in sociology at the University of Minnesota. "They can't find flexible jobs, though, and they don't want to work full time anymore. They don't see the kinds of situations they want."

Moen says retirees with nondisabling but chronic health problems want to work as much as those who are in good health. They also need flexibility so they can manage their health concerns, but can't find it.

Most people already in encore careers, however, report sufficient flexibility, even among the 59 percent of survey respondents working 40-plus hours a week. Of those, 73 percent have the flexibility they desire, and 85 percent have enough time outside of work to pursue their interests.

"Flexibility is not just about the number of hours you work but about having control over your time," Segal says. "The type of work you do and the organization you work in can increase that control, even if you're working full time."

Laws that constrain post-retirement employment and corporate policies mandating traditional work schedules also pose obstacles to encore careers, but Segal thinks the necessary changes can be made.

"In the early 1900s, adolescence was identified as a new stage of life, and a whole group of programs were created for that," she says. For encore careers, "We need to help social sector employers, nonprofits, government and others become aware, create pathways and training programs for individuals and help

individuals find ways to hook up with employers."

Such pathways are being built. The federal Partnership for Public Service, aimed at bringing talent into government, makes a point of recruiting 50-year-old-plus workers. Several states, including Arizona, Maryland and California, are setting up offices and task forces to recruit older adults to fill vacant jobs and help their communities.

Two bills have been proposed that could help. The Incentives for Older Workers Act, introduced by Sens. Herb Kohl, D-Wisconsin, Gordon Smith, R-Oregon, and Kent Conrad, D-North Dakota, would remove barriers to phased retirement and help people return to work after their midlife careers have ended. For those who postpone receiving Social Security, the act would extend the retirement-delay credit from age 70 to 72.

New lifelong learning accounts, proposed by Reps. Rahm Emanuel, D-Illinois, and Jim Ramstad, R-Minnesota, would let people save up to \$2,500 per year pretax for education and training at any point in their lives.

Florida resident Gordon Johnson's path after retiring from a lifetime of working with foster children in state and corporate systems illustrates one encore career. Throughout his working life, Johnson fought against the common state agency practice of splitting up siblings to make it easier to find foster homes for them.

In 2000, at the age of 67, Johnson founded Neighbor to Family, a certified, private, nonprofit organization in Daytona Beach, Florida. Neighbor to Family not only aims to keep foster siblings together, but also works with the children's families to solve the fundamental issues that force children into outside custody. The organization has been so successful that Johnson was asked to set up similar programs in seven other states.

"When you're on a mission, and you find something that's working, and you develop it, you have a different kind of energy. It's a passion," he says.

Nonprofits, government at all levels and for-profit businesses should be actively recruiting encore career seekers like Johnson, experts say.

"Not many people today can sustain themselves on retirement income and Social Security," Segal says. "Employers need good, experienced, passionate candidates. People in encore careers are a potential talent pool with ability, commitment and a passion to do the work. They can help make the world a better place."

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