Explorations by and about older learners

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Getting Ready for the Working-in-Retirement Generation: How Should LLIs Respond?

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Abstract

The future of lifelong learning institutes will be different from the past and present, in part because of changes in employment status among participants. In this article, two scholars with wide and deep experience working with older learners explore five models in later life and their implications for older adult learning and LLIs. Many leaders of LLIs have thought about attracting members of the “Baby Boom” generation but may not have anticipated that working in retirement would become such a powerful trend.

We had an inkling this was coming but when the data analysis from our online membership survey conducted in the fall of 2008 got processed through Survey Monkey, we had a few surprises. First, we learned that participation in University of North Carolina at Asheville’s NC Center for Creative Retirement (NCCCR), with an annual membership of 1,800, was decisively made up of those nearly and firmly Baby Boomers (43% age 64 and under). Second, we noted that 27% of the 479 respondents (of the 1,229 e-mail addresses to which the electronic survey was sent) reported they were working for pay either “occasionally,” part-time or full-time. And third, that we had a well-educated group with 59% holding master’s and doctoral-level degrees. There is more in the survey findings about course preferences as linked to gender and age, motivation for participation, annual household income, etc. Readers can review the full report at http://www.unca.edu/nccr/Survey08/Survey2008.pdf.

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The critical issue for our staff and member-leaders is that the long-predicted trend of a lengthened work life has surfaced in our midst, as it may also have surfaced in the ranks of hundreds of other LLIs. This is especially salient because the vast majority of our members are relative newcomers to the area and Asheville is not an especially attractive labor market unless you are a physician, herbal healer, craftsperson, or hypnotherapist. We should not have been too surprised. After all, the current chair of our governance group has to travel one week per month to conduct financial audits of energy installation for a major international accounting firm and several others travel for consulting work. LLIs located in less transient communities will likely see much higher percentages of people employed beyond the traditional retirement age.
Like most LLIs that are more than a few years old, our founding members some 21 years ago were almost all fully retired. That was also the case through our 10th anniversary and probably our 15th. But things are changing. It may be helpful to LLI leaders and planners to consider how the “new retirement” is shaping up and what emerging trends may imply for the future of our programs.

New Working Stage

Although retirement used to mean simply stopping work both “working after retirement,” and “continuing to work without retirement” are becoming increasingly common. In fact, a number of studies and surveys conducted in recent years consistently show that a majority of people in the baby boomer generation and others in their 60s plan to keep on working beyond normal retirement age. A quick check with the nonpartisan Employee Benefit Research Institute (EBRI), for example, revealed that in 1998 12% of adults ages 55+ expected to retire at age 66 or later. That percentage went to 38% for those surveyed in 2008 (EBRI, 2008). According to the EBRI study, 65% of workers under age 55 expect to work for pay “after retirement,” and 54% of those age 55 or older plan to do likewise. Their motives, in rank order, include staying active and involved, keeping health insurance and other benefits, enjoying working, and wanting money to make ends meet.

Recent increase in intention and actual behavior of workforce participation among older people is attributable to a combination of a number of factors; most notably the recent financial turmoil and financial insecurity found among the baby boomers in general, expanding availability of part-time and more flexible forms of work, laws and initiatives to encourage older workers to remain longer in the workforce, as well as a widely embraced ideology of “productive aging” (Butler, 1985; Bass and Caro, 2001). In reality some people opt to continue to work while others cannot afford to retire. Whatever the case may be, as Hirsch points out, “older workers are not a separate group within society; later working life is a stage that most of us will pass through” (2005, p. 3). There is no doubt that working after the traditional retirement age is quickly becoming a norm rather than an exception and a “new working life stage” after midlife is being socially constructed. From a macro point of view, Maltby insightfully describes the shift toward work in later life: “Whereas the 20th century was the century for the creation of ‘retirement’, it is suggested that the 21st century will be one of changing working patterns, incorporating lifelong learning, increased leisure and an absence [sic] of retirement as we currently understand it (2007, p. 176).
The Reinvention of Retirement: Five Types

The “golden years” filled with leisure activities has long been considered an ideal post-retirement life model and retiring in one’s 50s or even 40s was often envied or admired as a symbol of success. However, this one-size-fits-all retirement ideal has given way to more diversified options as the very definition, purpose, and actual practice of retirement have become increasingly ambiguous (Atchley, 1982; Schulz, 2001; Cahill, Giandrea & Quinn, 2006; Moen and Altobelli, 2006).

A survey conducted by Merrill Lynch (2006), for example, found that while three-quarters of adults age between 60 and 70 consider themselves “retired,” 23% are still working for pay and only 27% are sure that they will not work again. Thus the survey concludes that “the ‘new retirement’ is already well established among 60-to-70-year olds and older boomers.” Another study co-sponsored by MetLife Foundation and Civic Ventures (2005) revealed that 53% of Americans age 50 to 70 agreed that “retirement is a time to begin a new chapter in life by being active and involved, starting new activities, and setting new goals.” These surveys, along with many others, suggest that various new types of life models after the traditional retirement age are emerging.

One way to conceptualize the diversity is to identify and organize prevailing positive life models by using key factors which are considered to contribute to the diversity. The following typology was developed based on analysis of sources such as market surveys, research studies, media reports, observation of social phenomena and interviews. The typology is constructed around two axes as defining factors; “work-orientation”—the degree to which an individual finds significance in formal paid work (or other forms of formal work considered equivalent to paid work in terms of commitment), and “value-orientation”—the degree to which people are engaged in either exploring and aiming at a new focus and meaning of life (Third Age new value orientation) or prefer to maintain tried and true values (existing/traditional value orientation). As is shown in the figure below, the typology yields five distinct life models which individuals might pursue after the traditional retirement age: (1) Traditional Golden Years, (2) Neo-Golden Years, (3) Portfolio Life, (4) Second Career, and (5) Extension of Midlife Career. These are simplified conceptual models and in reality many individuals will shift from one model to another as circumstances change and as they grow older. Still others will find wide-ranging intermediate models along the axes (Kidahashi, 2009).
The model of *Traditional Golden Years* denotes a lifestyle in which leisure is highly valued. One may think of advertisements for retirement communities that emphasize relaxing activities such as golf, fishing, tennis, bridge, etc. (Freedman, 1999; Costa, 1998). Earlier generations were encouraged to retire by age 65 through both public and private sector inducements (e.g., mandatory retirement, Social Security thresholds, pension ceilings). Expectations for a new life in retirement that held the promise of personal transformation were low to non-existent. By contrast, what we call the *Neo-Golden Years* points to an emphasis on searching for meaning in life and pursuing self-development, whether by joining informal learning groups, enrolling in credit-bearing college courses, or becoming involved in spiritual activities. This model is best described by Laslett (1989) as the “Third Age,” a unique period of relative good health, discretionary time, and income that could be spent for personal achievement and fulfillment. Many of our LLIs were launched and sustained by participants of this type.

The *Portfolio Life*, on the other hand, aims at balance between some form of work for pay, time for family, travel, volunteering and other valued activities (Corbett, 2007; Sadler, 2006; Handy, 1989). Just like a financial portfolio, maximizing the total value through a good balance of investment of time and energy in diverse activity is the key for this life model. The Second Career ori-
entation includes several possibilities—turning a former hobby into an income generating occupation, starting a new business utilizing skills and networks built during one's midlife career, or it may entail an “encore career” (Freedman, 2007) in which one segues to a type of work that the individual believes offers significant benefit to society, such as teaching high school or working for a nonprofit social action group. Finally, the Extension of Midlife Career describes a person who wants to extend his or her midlife work activity for as long as possible, whether motivated by money, status and the preservation of identity, the satisfaction of the work at hand, or a combination of all three. Small business owners, lawyers, and members of the academic profession are among those likeliest to seek extending their working life.

Future Directions of Lifelong Learning

The diversity in positive life models and a strong orientation toward work, which are increasingly becoming evident among people at or around normal retirement age, assume inevitable changes in various aspects of society. Lifelong learning is certainly one of the areas where a significant change is expected (Manheimer, 2008).

While lifelong learning for older adults has developed through several different paradigms and rationales and played a crucial role in people's later life for decades (Manheimer, 1998), most institutions and programs have primarily catered to those who are entirely out of the workforce and aim for self-development, intellectual stimulation, or social connection through learning. In terms of the typology described above, the core target is those in the Neo-Golden Years who are active and intellectually enthusiastic retirees. Indeed, one of the roles of institutions intended for serious older learners such as lifelong learning institutes seems to be offering an alternative life model to the Traditional Golden Years by helping retirees fill the void after they left a workplace with learning and self-developing opportunities, instead of endless leisure time. Consequently, typical programs were geared toward pursuing cultural enrichment, socialization, new but non-vocational skills such as photography or a self-qualifying certificate such as master gardener, and yoga.

However, in the recent environment where “post-retirement” life models become increasingly diversified and more people in the age group remain in the workforce, lifelong learning institutions and other educational programs are expected to address diversified needs of the learners. The typology may serve to identify possible educational needs and learning goals of individuals embracing various life models that include a new or continuing work orientation.

Those in the category of Extension of Midlife certainly need learning and training opportunities to keep up professional abilities and marketability, particularly in situations where training for older workers offered in the workplace is limited (Stein and Rocco, 2001). Subscribers to the Second Career, which is another life model with a strong work orientation, are expected to seek acquisition of new skills for career change, or learning about how to start new businesses, pursue socially beneficial “encore careers” through turning avocation into a vocation, or effectively convert existing skills into a new career. In fact, a number of forward-looking educational institutions, including some commu-
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Community colleges, are already expanding programs to support older workers’ shift to a second career (MetLife Foundation and Civic Ventures, 2008; Dembicki, 2007). Individuals who embrace the Portfolio Life, on the other hand, will also appreciate learning opportunities to update career skills in order to secure part-time employment or to master “life planning skills,” offered by a burgeoning field of professionals self-described as “life coaches” aiming to help people to lead a more balanced and meaningful life.

The learning needs of individuals who are categorized in the Neo-Golden Years also seem to be changing, as more of them have an explicit or latent working-orientation. Although typical people in the Neo-Golden Years are retirees in the conventional sense, it is becoming more common to find enthusiastic older learners who still have a part-time job or are thinking of going back to some form of work which suggests their emerging needs of job-related learning. Given the serious commitment to learning, it is also possible for a person in this category to seek to develop a new profession based on skills he or she has mastered, and thus move from Neo-Golden Years model to that of Second Career.

Another noteworthy trend found in the Neo-Golden Years category is the emergence of vocation-oriented learning for social causes. Unlike the traditional “senior volunteers,” who would willingly accept low-skilled routine tasks, recent older adults tend to be attracted by a type of social engagement which integrates professional skills, self-development, and often modest monetary reward. The intersection of the spirit of volunteerism, opportunities for learning about social issues, acquiring para-professional skills, and the pay of work is expected to become a field where individuals in the Neo-Golden Years can flourish. Certificate programs such as Legacy Leadership offered by University of Maryland and Blue Ridge Naturalist of the aforementioned NCCCR are good examples in this regard (Wilson and Simson, 2006; Manheimer, 2008). Incidentally, approximately 45% of the participants of Legacy Leadership program are reported to have become employed (Wilson and Simson, 2006, p.130).

The scope of actions required at educational institutions in order to address the changes in the target population certainly extends beyond the changes in program contents. Delivery methods should also be re-assessed based on the diversity in learning goals and lifestyle of the target learners. More online learning, evening courses, short and narrowly focused courses, and age-integrated programs are some of the changes in course delivery that might be considered. Financing methods could also be re-evaluated, when lifelong learning is more closely connected to work and social services. Some expense of work-related learning may be picked up by an employer, while learning for social services could be financed by a public funding or a nonprofit organization.

Educational institutions for older learners are in transition, as the oldest members of the huge baby boomer cohort have reached the traditional retirement age with expectations and conditions that are significantly different from those of their parents. While there is much uncertainty and myth associated with this cohort, “diversity” and “work-orientation” are considered to be certain and crucial factors which will influence the future directions of lifelong learning institutions. Seeking to attract and retain the new breed of retiree,
however, is both an option and a challenge for LLIs that may be called on to alter their identity, curriculum, and purpose. Is a given LLI appropriately positioned to offer courses on career change, return to the workforce, or vocational skills? Might partnerships be formed with other university departments, local community colleges, or other career-related organizations? Many of us in the lifelong learning enterprise worried about attracting members of the boomer generation, but we may not have anticipated that working in retirement would become such a powerful trend.

References
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