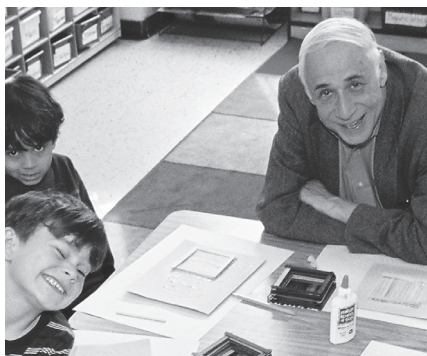


AMERICANS SEEK MEANINGFUL WORK IN THE SECOND HALF OF LIFE



A MetLife Foundation/Civic Ventures

# Encore Career Survey



**MetLife Foundation**



“Far and away the best  
prize that life has to offer  
is the chance to work hard  
at work worth doing.”

Theodore Roosevelt

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Survey conducted by Peter D. Hart Research Associates, Inc. from February to April 2008, involving 1,063 phone interviews and 2,522 online interviews.

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# When purpose is front and center

An essay by Marc Freedman and Phyllis N. Segal

Marc Freedman, founder and CEO of Civic Ventures, is the author of *Encore: Finding Work That Matters in the Second Half of Life*. Phyllis N. Segal is a vice president of Civic Ventures and director of this research project.



**W**e hear constantly that boomers are reinventing retirement. But the real story is about invention, not reinvention. Men and women in midlife and beyond are crafting a new phase of work that offers not only continued income but the promise of greater meaning and the chance to do work that means something beyond themselves.

Three years ago, the *MetLife Foundation/Civic Ventures New Face of Work Survey* found widespread interest in this idea. At that time, half of Americans age 50 to 70 said they were interested in work that would improve the quality of life in their communities. And individuals on the younger end were the most interested, with one fifth of those 50 to 59 identifying good work as a top priority.

Since then, we at Civic Ventures have attached a name to the pursuit of purpose-driven work in the second half of life—we call it the “encore career.” With the help of Peter D. Hart Research Associates, Inc., we set out to count—and question—those who are now in encore careers, those who are interested in encore careers, and those who express little interest. The numbers, depth, and richness of what we found surprised us.

The 2008 *MetLife Foundation/Civic Ventures Encore Career Survey* is the first national study to reveal that the encore career is more than an appealing idea. It’s a livelihood and a lifestyle for an unexpectedly large group of people who, without abundant pathways or much help from policy makers, have found a way to do work that matters in the second half of life, work that they want to do and that society needs doing.

This research further confirms that half of those 44 to 70 who are not yet in encore careers want to be. The tens of millions of people in this group hope to use their midlife experience to help solve the problems only human talent can solve. They want to work in fields now facing severe labor shortages, such as education, public service, health care, and a diverse range of nonprofit jobs, all deeply dependent on talent to be effective. As a society, it behooves us to help them find a way to get there.

**In analyzing this research, we see a number of critical trends.**

**The encore career is a reality for millions of Americans who, as it turns out, are doing the work that needs to be done.**

Despite all the obstacles and the absence of a whole-hearted embrace by organizations and policy makers, millions have already found their own encore careers. They're not the odd anecdotes either. This group amounts to somewhere between 6 and 9.5 percent of those 44 to 70 years old. In real numbers, that's between 5.3 and 8.4 million trailblazers. They are public employees, helping to ease the shortage of qualified teachers and classroom assistants. They are social entrepreneurs, starting nonprofits and businesses to improve local education efforts, clean up the environment, or provide health care to the uninsured. They are nurses and hospital workers and nonprofit leaders and homeless outreach workers. And all of them are using their experience to help improve the quality of life in their communities and across the country. In an era of emerging labor shortages in critical areas, they are truly the beginnings of a new workforce for social change.

**People in encore careers have much in common.** Most of those in encore careers come from professional and white-collar jobs (88%), have at least a college education (67%), and tend to live in cities and their surrounding suburbs (72%). Most (60%) are leading-edge boomers between the ages of 51 and 62. Most (56%) are women. But the research also reveals diversity in the ranks. Of those in encore careers, three in 10 never graduated from college, three in 10 live in small towns and rural areas, and nearly two in 10 (18%) worked in a blue-collar job before making the switch to an encore career.

**The encore career workforce could become much larger very quickly.** A larger, more diverse, and younger group of baby boomers is standing in the wings, expressing interest in encore careers of their own. Of those between 44 and 70 not already in encore careers, half say they are interested. This group is more equally divided by gender, less well-educated, and slightly more blue-collar. Those most interested in encore careers are the youngest: 50 percent of trailing-edge boomers, ages 44 to 50, say they want encore careers. All this bodes well for an encore movement that embraces the diversity of America to help meet our country's needs.

**The prospect of an encore career may entice those who have already retired back to the workforce.**

The pull toward work for the greater good is strongest among those who are already retired and would likely consider going back to work for a job with meaning and social purpose. This provides evidence that the meaning of retirement is changing—from destination to prelude, from a dead stop to simply a pause for rest, rejuvenation and possibly retraining. In past eras, the pull to leisure encouraged people to leave the workforce as early as they could. In the future, the pull to meaningful work, with reasonable salary and benefits, may encourage people to retool for new chapters promising significance.

**Those in encore careers are having a good experience.** Their message is that the encore career is, on balance, fulfilling and worth pursuing. More than eight in 10 of those in encore careers (84%) say they either get a “tremendous amount” of satisfaction (38%) or “quite a bit” of satisfaction (46%) from their encore careers. A similar percentage (94%) of those in encore careers say that it is “definitely true” (54%) or “somewhat true” (40%) that they have seen the positive results of their work and know they are making a difference. The vast majority indicate they have the income, benefits, and flexibility they say they need. That’s encouraging news for those who are considering making the jump.

**Income and benefits are important now but will become even more important to boomers in the years ahead.** Younger boomers (79%) are more likely to say they plan to work longer because they need the income and benefits than pre-boomers (64%). Given the disappearance of traditional pensions, the escalating costs of health benefits, and the lack of adequate retirement savings, it’s easy to understand why. As boomers age and economic need forces people to work longer, many programs that have successfully engaged boomers in volunteer or part-time good work with modest stipends may become less appealing. Instead, younger boomers may be more interested in using their modest savings to subsidize 10- to 15-year encore careers that pay nonprofit market rates, so they can earn while doing something they’ve always wanted to do or would find more rewarding than their midlife careers. There is good news in recent research findings that nonprofits are more likely to provide health care and economic security benefits than other employers.

**Commitment is compatible with flexibility.** Some nonprofit employers expressed concern that older employees might not be committed—in other words, that they wouldn’t stick around long enough, that they would require too much time off or too much flexibility, and that they would press for part-time work. But most people (59%) currently in encore careers are working 40 hours a week or more. Despite the hours, most say that their work gives them the flexibility they need to attend to the other things that are important to them. Of those interested in encore careers, half say they will seek part-time jobs. It’s possible that those currently in encore careers also went looking for part-time work—and couldn’t find it, settling instead for greater flexibility. But it’s also possible that the people who tend to seek out meaningful work in the second half of life aren’t looking to slow down but to accelerate, to rededicate themselves to something they believe in, so long as they receive some additional flexibility. Their experience certainly shows that there’s no contradiction between the desire for flexibility and the ability to commit.

**Boomers interested in encore careers have real, but not insurmountable, concerns.** Corroborating what we learned from our 2005 survey, many boomers expect that it will be difficult to find good work. In 2008, fully 60 percent of those interested in encore careers see this as a “very serious” or “somewhat serious” concern. However, most already in encore careers say they didn’t have a difficult time finding their current jobs. Their satisfied results may obscure recollections about the journey (think childbirth and parenthood!), but those now waiting in the wings can certainly conclude that finding an encore career, if not exactly easy, can be done. Other worries from those interested in encore careers—about



flexibility, income and benefits, and age discrimination—were not rated as significant problems by those already in encore careers. But those concerned about retraining and about the difficulty of getting used to less status and seniority may be grounding their fears in the right place—about one-third of those in encore careers say they’ve encountered these challenges.

**Policy changes could help those interested in encore careers join those already engaged.** When asked what would help ease the transition to encore careers, affordable health care is the most desired—and most complex issue to solve. Somewhat easier to solve: ending financial penalties for continuing to work while receiving a pension, providing more access to retraining and education programs, and creating online resources to help people find encore careers. All were strongly supported by those surveyed. Several key legislators are already moving on policies that could make a difference. Individuals and employers would get tax credits and other incentives to save money for the training and education needed to launch their encore careers under the Lifelong Learning Accounts Act of 2008, introduced by U.S. Reps. Rahm Emanuel and Jim Ramstad. And U.S. Senators Herbert Kohl, Gordon Smith, and Kent Conrad have introduced The Incentives for Older Workers Act, which would extend the Social Security bonus for recipients who postpone claiming their benefits beyond the “normal” retirement age. The change could mean bigger monthly checks—for life—for those who choose to keep working.

Those who have chosen encore careers often tell us that they feel on their own, isolated, even out of step. But by choosing the encore career path, these pioneers are electing to be at the vanguard of something we now know is happening. It’s big and could soon be much bigger.

What if, over time, 100,000 people interested in encore careers were persuaded to launch 10-year encore careers? That would mean one million years of service dedicated to areas like education, poverty, and the environment. What if we could persuade a million more to do so? What if just 5 percent of the boomers—a small percentage of those who express strong interest—chose to take the plunge? Given that there are nearly 80 million boomers, that would amount to almost 40 million years of human talent applied to the leading problems of the world over the coming decades.

Applying this human talent and experience to the big challenges of our time could be as profound a contribution as those made possible by new technologies or even massive infusions of philanthropic dollars. We are buoyed by the extraordinary potential payoff and by the results of this survey. The time has come for concerted action aimed at realizing this great opportunity for individual fulfillment and social renewal. ■

# Executive summary

By Peter D. Hart Research Associates, Inc.

For years, pollsters have reported that the vast majority of the nation's 78 million baby boomers plan to work well beyond traditional retirement age. But what kind of work will boomers—now entering their sixties at the rate of nearly 8,000 every day—do? And how will the kind of work boomers choose affect their lives, their communities, and the life of the nation?

The *MetLife Foundation/Civic Ventures Encore Career Survey* finds that a surprisingly large number of people between the ages of 44 and 70 are already doing work that combines income and personal meaning with social impact. These individuals—5.3 to 8.4 million of them—have moved from the end of midlife careers not to leisure-based retirements, but to a new stage of work for the greater good, a stage of work that Civic Ventures has come to call the “encore career.”

The survey results suggest that the number of people choosing encore careers could grow rapidly. Of those between 44 and 70 not already in encore careers, half say they are interested in moving into jobs in such fields as education, health care, government, and the nonprofit sector.

**These numbers provide early evidence of a trend and suggest that those who have already launched encore careers may be the leading edge of a significant social movement.**

These numbers provide early evidence of a trend and suggest that those who have already launched encore careers may be the leading edge of a significant social movement, providing an encouraging example to millions of others looking to add purpose and meaning to work in the second half of life.

These are among the key findings from a new nationwide telephone survey of 1,063 people between the ages of 44 and 70 conducted from February 23 to March 5, 2008 by Peter D. Hart Research Associates, Inc. To gain greater precision, the telephone survey was followed by an Internet survey of more than 2,500 people from March 26 to April 1, 2008. The statistical margin of sampling error for the telephone survey is plus or minus 3 percentage points. A more detailed description of the survey methodology is included in Appendix A of this report (page 39).

The findings of the *MetLife Foundation/Civic Ventures Encore Career Survey* confirm and expand upon learnings from the 2005 *MetLife Foundation/Civic Ventures New Face of Work Survey*. That survey, conducted by Princeton Survey Research Associates, found that half of all Americans age 50 to 70 want work that helps others.

Three years later, the 2008 survey findings expand on that knowledge by separating respondents into three categories—those currently in encore careers, those interested

in encore careers, and those not interested in encore careers—and asking about motivations, impressions, barriers, concerns, and satisfactions. Most of those now in encore careers are pleased with their choice. To their cohorts thinking about putting a toe in the pool, the message is, “Come on in, the water’s fine.”

### **Who are the people already in encore careers?**

The encore career concept is new and evolving, and this survey is the first to attempt to count the number of people currently engaged in encore careers (CECs). We’ve established two ways to quantify that number. Nearly one in 10 (9.5%) of the telephone respondents answered a detailed set of questions qualifying them as currently in encore careers. A more conservative framing of the definition of an encore career provides a solid lower-limit estimate of 6 percent. (For a complete discussion of these numbers, see the full report, page 26.)

### **Those currently in encore careers have some notable characteristics.**

- The majority (about 60%) are between 51 and 62. About one quarter (24%) are between the ages of 44 and 50, while another 16 percent are between 63 and 70.
- By 56 to 44 percent, they are more likely to be female than male.
- Most (52%) come from professional or managerial careers, and an additional 28 percent come from other white-collar occupations. But nearly one in five (18%) come from blue-collar jobs.
- The largest group of people in encore careers lives in suburbia (42%), while 30 percent live in urban areas and more than one quarter (28%) live in small town and rural areas.

### **What do these encore careers look like? And what do those in encore careers think of their work?**

- Those in encore careers are working in education (30%), health care (23%), government (16%), other non-profit organizations (13%), and for-profit businesses that serve a public good (9%).
- Those in encore careers seem to be able to combine commitment and flexibility. Most in encore careers (59%) work 40 hours per week or more, with three-quarters (73%) saying that they have the flexibility they need and want, and more (85%) saying they have the time to do the things outside of work that are important to them.
- Answering a series of true-false questions about their actual experience, people in encore careers express very high job satisfaction. Overwhelming majorities say they feel good about the work they are doing, see the positive results of their work, know that they are making a difference, feel appreciated, are able to use their skills and experience, and are learning new things.

**Most of those now in encore careers are pleased with their choice. To their cohorts thinking about putting a toe in the pool, the message is, “Come on in, the water’s fine.”**

### Who are the people interested in encore careers?

Assuming 9.5 percent of the entire 44-70 population is currently engaged in encore careers, the remaining 90.5 percent divide almost evenly between those interested in encore careers (44.7%) and those not interested (45.8%).

The most interested are the youngest: 50 percent of trailing-edge boomers, age 44-50, say they want to join the 7 percent of their group already in encore careers. About a third (34%) of the pre-boomers, age 63-70, are interested in joining the 8 percent of their group already in encore careers. And 46 percent of the leading-edge boomers, age 51-62, are interested in joining the 12 percent of their age cohort already in encore careers.

Attitudes about retirement are highly predictive of whether a person is interested in an encore career. Seven in 10 of those already in encore careers (72%) and those interested in encore careers (71%) say retirement is a time to begin a new chapter in life, compared to 43 percent of those who say they are not interested in encore careers.

### Why are people interested in encore careers?

Several mutually reinforcing interests are leading boomers toward encore careers. Survey findings show that the primary motivations include a desire to stay active, productive, challenged and learning. More than a third of those in encore careers and those interested in them cite practical needs for continuing income and health benefits. A majority are looking for flexibility in the work that they do.

Beyond these general interests, choosing work for the common good reflects the desire of those in encore careers and those interested in them in finding work that provides both meaning and accomplishment. More than half (54%) of those in encore careers and two-thirds (64%) of those interested say it is very important to them to use their skills and experience to help others.

### What concerns people interested in encore careers and do those in encore careers have the same concerns?

People interested in encore careers have misgivings about taking the plunge, but most of those actually in encore careers now say they are very satisfied. The experience of these early adopters should give others confidence about moving forward.

Issues of job flexibility top the list of concerns about possible encore careers. Most of those interested in encore careers (80%) are concerned about being able to take time off when they need to, but only 27 percent of those in encore careers cite this as a problem. Most of those interested in encore careers (71%) are concerned that they might not have time to do things they need to do, like take care of family members, but only 15 percent of those in encore careers cite this as a problem.

A majority of those interested in encore careers worry that they will not earn enough income (56%) or maintain the benefits they need (59%). But 76 percent of those already in encore careers say they do get the pay and benefits they need. This pattern repeats for most of the respondents' other concerns, including finding the right job, encountering age discrimination, and experiencing health problems that make work difficult.

### **What kinds of policy and workplace changes could turn interest into action?**

The research identifies several steps employers and policy makers could take to encourage those interested in encore careers to pursue them. A few changes in workplace and government policy could entice large numbers of baby boomers to move from merely being interested in serving their communities to becoming active participants in the civic labor force.

Access to affordable health care tops the list, as it has in surveys of other age groups. There is also strong support for an end to financial penalties for continuing to work (72%), online resources to make finding encore jobs easier (64%), and education and training to meet new job requirements (61%).

Employers who want to tap the potential of this group could consider reshaping job descriptions to offer part-time and flexible work options.

**This survey tells us that the encore career option is highly attractive for a large number of workers in the second half of life.**

### **Where does that leave us?**

This survey tells us that the encore career option is highly attractive for a large number of workers in the second half of life. As spelled out in the full report, the issues that give people pause about pursuing encore careers are chiefly practical ones—flexibility in hours and job duties, health benefits, training needs, financial obligations, fitting in, being competent, losing status. These barriers are very real for many people, but on balance, most who have made the leap to encore careers feel a high degree of satisfaction.

Those currently working in encore careers and those who are interested in encore careers seem realistic about the encore experience. They understand that their income, seniority and status might be less in social purpose work environments, but they hope to retain some benefits and gain flexibility in their work schedules. They want to give back to their communities and neighbors by continuing to use their talents and experiences in ways that help give meaning and purpose to their lives.

The millions now in encore careers constitute a new social phenomenon with promise for individuals and society. The tens of millions interested in joining them could add up to one of the most unexpected and significant consequences of an aging America. ■

# Three fast facts

## 1

Millions of Americans have already launched encore careers combining income and personal meaning with social impact.

**A surprisingly large number of people between the ages of 44 and 70—a total of 5.3 to 8.4 million people, or 6 to 9.5 percent of this population group—have already launched encore careers.**

- A majority of Americans age 44 to 70 want work with meaning. More than half of those in encore careers (55%) and two-thirds of people interested in encore careers (64%) say they are motivated by a desire to use their skills and experience to help others.
- Of those who are in encore careers, more are women than men (56% vs. 44%, respectively) and most are highly educated (67% with college/technical or graduate degrees). Still, almost one-third (30%) of those in encore careers do not have college degrees.

## 2

The number of people in encore careers could grow rapidly in coming years, creating a new workforce for social change.

**Of those between age 44 and 70 not already in encore careers, HALF say they are interested in moving into jobs in such fields as education, health care, government, and the nonprofit sector.**

- People interested in encore careers are a more diverse group than those currently in encore careers. Those interested reflect a more equal distribution of women and men (52% and 48%, respectively), are less well-educated, and slightly more blue-collar.
- Those most interested in encore careers are the youngest: 50 percent of trailing-edge boomers, age 44 to 50, say they want to join the 7 percent of their group already in encore careers.
- Most of those interested in encore careers express concerns about flexibility, time off, pay, health insurance and pensions, and difficulty in finding a job. Most in encore careers say these issues haven't been serious problems.

## 3

Those currently in encore careers express deep satisfaction with their work.

**Eighty-four percent of those in encore careers say they get either a “tremendous amount of satisfaction” (38%) or “quite a bit of satisfaction” (46%) from their encore careers.**

- Commitment and flexibility come together in encore careers. Although most (59%) in encore careers work full time, 73 percent say they have “been given the flexibility” they need to work when they want to and take time off when they need to.
- Three-quarters (76%) of those in encore careers say they are earning the income or benefits they need.
- Nine in 10 of those in encore careers say it is “definitely true” (54%) or “somewhat true” (40%) that they have seen the positive results of their work and know they are making a difference.

# Bookend generations offer new hope for America

**Commentary by Ellen Galinsky**

Ellen Galinsky is president of the Families and Work Institute, a nonprofit center dedicated to providing research for living in today's changing workplace, changing family and changing community.

It is rare to go to a business meeting these days without the conversation quickly turning to generational issues. Most of the talk, however, is about younger employees.

Business leaders sense that something is different about the new entrants to their organizations and some of them have confirmed their suspicions with internal employee surveys. They say that younger employees want meaning in their work and they want to—in fact, expect to—work for companies with a social commitment to such causes as preserving the environment and improving education.

Business leaders also note that younger employees expect workplace flexibility. As “digital natives,” they have grown up with the idea of being connected to the Internet and doing work anytime, anyplace; and they don't see why they shouldn't work that way in their jobs. The CEO of Ernst & Young, Jim Turley, articulates what I hear:

*There are all sorts of stereotypes of Gen Y. Some people think that they're lazy. Frankly, I think that's a myth. We've done a lot of research, and what we're understanding is they're actually very committed to working hard, but they want to do so with a great deal more flexibility than perhaps I demanded or wanted when I was their age. Also, I think this generation is extraordinarily focused on the external: on doing the right things for the world.*

Studies from the Families and Work Institute validate business leaders' observations—even among those still in high school! When asked about their “must haves” in jobs in the future, a nationally representative group of high school students puts finding jobs that are personally meaningful and jobs that allow time for personal and family activities at the very top of its list.

Rather than saying “grow up,” or “if you can't work our way, we don't want to hire you,” it's striking that a significant number of business leaders are listening and responding to the values of their entry-level employees. Jim Turley sees these changes in young people as positive and says that his colleagues, from “the oldest, crustiest partners on down through the organization,” actually understand how important responding to generational change is to business success. They, and numerous other companies, are providing increasing opportunities for meaningful work and workplace flexibility, including flex careers, where one can move in and out of the labor force over one's life cycle.

Employers seem less aware that the “bookend” generation—those 44 to 70 years old—want and expect the same things, meaningful work and flexibility, as they move toward their later careers. This confluence is not surprising. These later careerists are often the parents of the Millennial Generation.

What is surprising to me is that many business leaders have yet to act on the hopes and expectations of their older employees with as much urgency as they have responded to those of their younger counterparts.

In 2003, the Families and Work Institute studied 10 multinational companies and their top 200 executives (100 male and 100 female in each company). Conducted with Catalyst and Boston College, our study, *Leaders in a Global Economy*, found that 44 percent of these top executives planned to leave their companies within the next five years. Of these, almost three in 10 (29%) did not plan to retire but wanted to pursue a different career. The response to that finding did not elicit the urgency I expected from business leaders. It was, instead, “Five years is a long way off.”

**Like the younger generation, these future encore careerists want to continue to learn, be productive and challenged, and use their skills and experience to help others—all in jobs that allow them flexibility.**

Some business leaders are, of course, more concerned, especially if they are from sectors already experiencing worker shortages—for example, health care, education, and those industries that rely on skilled engineers and scientists—or if they themselves are envisioning new lives in encore careers.

Thus, the new findings from the *MetLife Foundation/Civic Ventures Encore Career Survey* are coming at *exactly* the right time. That there are now between 6 to 9.5 percent of those 44 to 70 who are already engaged in encore careers—working at least 15 hours per week for pay or a

stipend in jobs focused on serving the social good—is tipping the scale. That 45 percent of individuals in the same age category are interested in encore careers will tip the scales even more.

It is especially important to me that those interested in encore careers include blue-collar (14%) as well as white-collar and professional employees. Like the younger generation, these future encore careerists want to continue to learn, be productive and challenged, and use their skills and experience to help others—all in jobs that allow them flexibility.

There is clearly a long road to travel to realize the hopes and desires of those who want encore careers. As a society, we must:

- Change the public mindset so that the notion of flex careers over the life cycle moves from rhetoric to reality.
- Make policy changes to provide health care for late careerists and end financial penalties for those continuing to work after retiring from midlife careers.



Others must make changes, too.

- Business leaders must respond to the desire for flexibility voiced by both younger employees and older ones and must use creative workplace initiatives to help employees at all points in their careers make key transitions.
- Organizations need to step up to help employees find a match between their interests and available and meaningful opportunities.
- Nonprofit organizations must prepare to work with this new group of employees.

A new study from the Families and Work Institute, the *2008 National Study of Employers*, offers some hopeful information for the encore generation. In this nationally representative study of employers with 50 or more employees, nonprofits were consistently more likely than for-profits to provide workplace flexibility, caregiving leaves, child and elder care assistance, and health care benefits. As a sector, nonprofits can be good places to work!

This is a political season where there is a great deal of talk about change—is it real, is it possible? The hopes and desires of the bookend generations, of younger and older workers alike, announce loudly that change is desired, and that workplace flexibility tops the list. Flexibility for employees in their early, mid, and late careers will allow all of us to truly be involved with our work, our families, our communities, and our world. It's a promise for America's future that is imminently possible, one that must be realized. ■

**Flexibility for employees in their early, mid, and late careers will allow all of us to truly be involved with our work, our families, our communities, and our world.**

# The view from a corporate baby boomer

**Commentary by Webb McKinney**

Webb McKinney, a long-time executive at Hewlett-Packard, is now a management consultant and a board member of two nonprofits, Resource Area for Teaching and the American Leadership Forum of Silicon Valley.

**T**hroughout my career in the private sector, I had little opportunity to be involved with the nonprofit sector. Unfortunately, working 60+ hours a week didn't leave much time for community involvement.

When I retired from Hewlett-Packard (HP) in 2003 after 34 years with the company, I wanted rest and relaxation, yes, but also work, specifically work for the greater good. Like many of those interviewed in the *MetLife Foundation/Civic Ventures Encore Career Survey*, I sought a pathway to flexible and interesting work in the nonprofit sector.

I was fortunate to have joined the Silicon Valley chapter of the American Leadership Forum, a network drawing on talent from all sectors to improve community life, just before retiring. As a result of my Leadership Forum connections, I became a consultant with a variety of nonprofits and joined the board of Resource Area for Teaching (RAFT), an organization focused on improving math and science education. RAFT draws on surpluses from local companies to create "learning kits," which are delivered to K-8 teachers to promote hands-on education.

I've used my skills and learned new ones to help RAFT open a second office in Sacramento, begin expansion efforts in Denver, and accelerate expansion in the Bay Area and statewide. It's been a very rewarding experience and right in line with the goals I set for my post-HP life.

Through my work at RAFT, I have come to believe that there is a large, mostly untapped opportunity to leverage the skills of people retiring from the corporate world to help nonprofit organizations. The *MetLife Foundation/Civic Ventures Encore Career Survey* confirms my intuition.

The new research shows that nearly a third (30%) of those interested in encore careers are currently working in or have recently retired from for-profit jobs. On the whole, those retired from the for-profit world tend to have higher incomes and are slightly more likely to be white and male. But, in other ways, they are quite similar to their counterparts in the nonprofit or government sectors, especially in terms of the types of social purpose work they are interested in pursuing. They have a desire to work as advocates for issues they care about (36%), work with children and youth (32%), teach at any level (31%), and work to preserve the environment (31%).

We already know that needs exist: teaching and nursing shortages have been making headlines for years, the environmental movement is growing exponentially, and predictions about impending shortages in the nonprofit sector are well-documented. Looking at the list of older adults' interests reminds us that the capacity and motivation to meet these social needs exist as well. The trick will be in bringing the supply and demand together.

A number of companies are already devising creative ways to create bridges. IBM's Transition to Teaching program, which helps veteran IBM employees make the switch to math and science classrooms, has been so successful that the company created the FedExperience Transitions to Government program as well. In collaboration with the Partnership for Public Service, the FedExperience initiative will start in July 2008 to help the government match critical hiring needs with the talents of IBM retirees looking for stimulating encore careers.

Other corporations are seeking entrepreneurial models of corporate philanthropy as well. In 2007, Governor Arnold Schwarzenegger called upon California companies to get behind a groundbreaking public-private partnership dedicated to increasing the number of math and science teachers in the state's public schools by recruiting retiring math and science professionals through their employers.

Thus far, Amgen, Bank of America, Boeing, IBM, Intel, Marcus and Millichap, Northrop Grumman, Qualcomm, Roll International, and Southern California Edison have stepped up to support the program. And the list continues to grow.

With support from The David and Lucile Packard Foundation, Civic Ventures' Silicon Valley Encore Fellows "launch and learn" pilot is exploring how to create a replicable process for transitioning experienced corporate employees into nonprofits that could use their expertise and enthusiasm. Later this year, a targeted group of retired or soon-to-be retired corporate employees will be recruited by their employers to do part-time and full-time "social purpose internships" with local nonprofits in need of marketing, financial, management, technical and other skills to help further their missions. As a senior advisor on this initiative, I expect it to prove that a scalable approach to matching the needs of the nonprofit sector with the talents in the for-profit sector is possible and even sustainable.

I was very fortunate to work for Hewlett-Packard, a company with a strong focus on giving back to the community. There is no doubt in my mind that this corporate-wide philosophy influenced my desire to focus on the nonprofit sector after leaving HP, in what would have, for prior generations, been my "retirement" years.

Corporations, take note: I'm not alone. The *Encore Career Survey* demonstrates that for-profit employees want challenging, rewarding opportunities to give back in the nonprofit and public sectors. I'm here to say that it's possible and extremely rewarding. There are a lot of baby boomers headed toward second careers, and the opportunity to use their formidable skills is one that both corporations and nonprofits must not miss. ■

**We already know that needs exist: teaching and nursing shortages have been making headlines for years, the environmental movement is growing exponentially, and predictions about impending shortages in the nonprofit sector are well-documented.**

# 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*.

**W**hat 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.

**The encore career idea will become a major transformation in the adult life course that is seen as normal.**

**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.

**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.**

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, 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. ■

# Not easy, but worth it

## Commentary by Beverly Ryder

Beverly Ryder left a long and successful corporate career to help revitalize the Los Angeles public schools. A member of the Civic Ventures Board of Directors, Ryder is now the school system's interim executive director of the Office of Parent and Civic Engagement.

I'd be the first to say that it's not easy making the jump from a midlife career to an encore career. I worked hard to build a career in the banking and energy industries. After college, I earned an MBA, then worked for Citibank in New York for 16 years. I moved back to Los Angeles, my hometown, and in 1992 joined Edison International. I had a variety of positions at Edison, and for the past eight years I was the corporate secretary and vice president of community involvement for Edison International and its utility subsidiary, Southern California Edison Company.

I was pleased to return to Los Angeles. It's fair to say that the Los Angeles public schools helped shape me, and I wanted to give something back. Today's L.A. public school students face a much harder journey than I did. Almost 80 percent live at or below the federal poverty level, nearly half are English-language learners, and less than half graduate from high school in our lowest income areas. It's an educational crisis, and I couldn't ignore the call for help.

That voice—that sense that I should, I could, be doing more—got louder and louder over time. I had always complemented my professional career with an active volunteer life, but as my career matured, my volunteer activities became more satisfying, and I started to think about how I might combine these two important parts of my life or switch to a more meaningful social sector career.

In 2005, Edison supported me as a loaned executive to the public school district in Los Angeles. I went to work in the Superintendent's Office and also helped out at Crenshaw High, a school for about 2,000 students in southwest Los Angeles. I worked with the principal on various projects and helped the school identify local business and community partners.

Adjusting to a new culture and career can sometimes be tiring. There are times of frustration and long hours learning new information and adjusting to a different environment. But it's not as hard as some might think. I felt a clarity of purpose and direction that certainly made it easier.

In 2006, I was accepted as a Broad Academy Fellow, a 10-month program preparing individuals from school districts, the private sector, the military, and nonprofit organizations to become urban public school superintendents. While pursuing my Broad studies, I continued to work on initiatives to involve more parents in district schools and to build

stronger business and community partnerships with local high schools. Last year, I was appointed the interim executive director of the Office of Parent and Civic Engagement.

Retiring from one career and beginning a new adventure has been an insightful and thoughtful learning experience for me. It has validated my need to give back, and the work and all the learning have energized me. Somehow, I feel that everything I've done in my life up to now has been preparation for this big step.

**Somehow, I feel that everything I've done in my life up to now has been preparation for this big step.**

The *MetLife Foundation/Civic Ventures Encore Career Survey* shows that there are millions of others like me, people who have left corporate careers to find new jobs at the intersection of money and meaning. More than half of those in encore careers come from professional and management careers, 56 percent are female, most are working full time, and 30 percent have jobs in education.

That's good news for public schools in need of teachers, administrators, outside support from the community, business partnerships and more. Education is the civil rights movement of the twenty-first century. We simply cannot afford to leave as many kids behind as we have. And our hospitals, food banks, shelters, and nonprofits are equally in need of experienced boomers eager to help improve kids' lives.

Many of my contemporaries—nearly 40 million—are in the “interested in an encore career” category. They yearn for greater meaning through work and are making changes in their lives to focus on what matters most. They see the second half of life as an exciting time to start something new and create a legacy. For them, like me, retirement is not a time “to take it easy.”

Many of my friends have also made the transition from a corporate environment to a new world. They have traded a larger salary for more freedom to do work they find most fulfilling at this time in their lives, work that's more aligned with their shifting priorities.

The *Encore Career Survey* tells us that many of those who are interested in encore careers are apprehensive about the possible loss of flexibility and time off, taking a cut in pay or benefits, and the perceived difficulty in finding the right job. Those are all real and immediate concerns. I've certainly been concerned at times about the hours I'm putting in and about all the difficulties involved in launching a new career at my age.

But educating a generation of young people is more than a passion. It's a necessity. Our schools face complex challenges, and I believe that our school leaders must become innovative, nimble, out-of-the box thinkers and doers who are not afraid to take risks to make our nation's school systems globally competitive institutions.

I want to be part of this new movement of new school leaders. It's an honor, a privilege and a responsibility. And it's most certainly a worthy encore. ■



# Baby boomers want to serve. Let's give them the chance.

**Commentary by U.S. Representative John P. Sarbanes**

Elected in 2006, Congressman John P. Sarbanes represents Maryland's third congressional district.

In the coming decade, our nation will face serious challenges at every level. Our hospitals and community clinics are already unable to handle the volume of patients clamoring for care. The poorest and most vulnerable members of our society need better access to and representation in our legal system. Our critical infrastructure—our bridges, highways, railroads and other public works—will need serious upgrades to meet our nation's most basic needs. Our public schools are struggling to provide adequate instruction in critical areas, pushed to the breaking point by shrinking state and local budgets and a shortage of qualified faculty.

We can only meet these challenges if we have dedicated individuals who are willing to take up the cause of public service—teachers, community physicians, nurses, civil servants and public service attorneys, to name a few. These tasks demand ingenuity and commitment, and many are best done by people with experience and expertise.

Fortunately, if we adopt policies that are smart and creative, help is on the way. The millions of baby boomers moving beyond their midlife careers represent a huge reservoir of expertise and experience—and they want to do the work we need to have done.

The 2008 *MetLife Foundation/Civic Ventures Encore Career Survey* shows that the generation forged in the social activism of the 1960s shares a desire to remain engaged in civic life into their 50s, 60s and beyond. Almost half (44.7%) of respondents age 44 to 70 expressed interest in social purpose encore careers. And they are in addition to the millions who are already in encore careers.

While this response reveals tremendous opportunity, much must be done to engage, coordinate, and support willing boomers' transition to encore careers. If we are not ready, this demographic wave will crash over our heads—a wasted opportunity. But if we anticipate the potential of the baby boomer generation, that wave can help lift up our society and propel it forward.

**The millions of baby boomers moving beyond their midlife careers represent a huge reservoir of expertise and experience—and they want to do the work we need to have done.**

We can build a foundation for this career shift with innovative policies at the state and local level partnered with creative, dynamic programs in the nonprofit community. For example, in my district, Governor Martin O'Malley and Baltimore Mayor Shelia Dixon have provided support for Experience Corps, a program that helps channel retirees into public service volunteer and stipended opportunities in K-3 education.

**If we are not ready, this demographic wave will crash over our heads—a wasted opportunity. But if we anticipate the potential of the baby boomer generation, that wave can help lift up our society and propel it forward.**

The Baltimore Experience Corps program, hosted by the Greater Homewood Community Corporation and studied by researchers at Johns Hopkins University, is one of 20 such programs in cities across the country and currently places more than 370 adults over 55—some receiving stipends, others working as volunteers—in 20 Baltimore schools. As a result of the additional help, thousands of students have learned to read, test scores have gone up, and suspensions are down. Even the health of the tutors has improved.

Yet this survey reveals that baby boomers' interest in getting involved goes beyond the urge to volunteer.

According to its results, boomers have a strong drive (and many have a strong financial need) to engage in a paid second career in public service.

Only with a consistent support system at all levels will we be able to fully harness this potential. The structural and logistical barriers to a second career in primary and secondary education provide just one example of how inconsistency can create confusion, hindering aspiring career changers.

All 50 states have alternatives to the traditional college-based teacher education certification programs. However, they vary not only by state, but also within each state. For boomers seeking the best (and quickest) path to encore careers in public education, approximately 485 alternate programs are available. It's not easy to figure out where to start.

What's more, many boomers, separated from our schools for 30 to 40 years, mistakenly believe that a transition back into the classroom as a teacher or a classroom assistant will be an easy one. While they already have the content knowledge needed to teach, acculturating to the school environment and learning about student development and teaching methods require new skills. Midlife internships and advising services can provide the information these prospective teachers need to transition as smoothly and effectively as possible.

It's clear that boomers want to make our schools better. In 2006, more than 35,000 individuals, many of them in the second half of their adult lives, changed careers and sought certification to teach through alternative certification programs. Not all of them will make it through the first year of teaching. More must be done to bolster recruitment, selection, mentoring, and support for these new teachers as they become certified and enter the classrooms.

Of course, public school teaching is just one area of need. Thanks to the work of Civic Ventures, we now have confirmation of the enormous potential for baby boomers to meet significant needs in our society through encore careers in education, health care, government service, and the nonprofit sector.

The *Encore Career Survey* offers a snapshot of public attitudes toward service that will ultimately build the political will necessary to enact the substantial change that can come as a result of encore careers. Grassroots action, when met with financial support, public infrastructure, and guidance from government, will allow our country to come together and address America's greatest challenges. This survey offers important guidance and a big first step in the journey. ■

**We now have confirmation of the enormous potential for baby boomers to meet significant needs in our society through encore careers.**

Peter D. Hart Research Associates, Inc.

# The encore career: early evidence of a growing social phenomenon



**Thomas Jefferson said, “Every generation needs a new revolution.”** America’s baby boom generation already had a hand in one, living through the turmoil of the 1960s. Now, as these baby boomers reach the age at which their parents retired, it is becoming clear that another revolution is underway. Earlier studies predicted that many baby boomers would look for a chance to continue contributing their talents to help others late in their careers, and this survey finds that prediction coming to life, as surprisingly large numbers of people launch encore careers combining income, meaning, and social purpose. All signs point to a growing trend for the future.

The definition of encore careers is complex and evolving as millions of people make individual choices that could add up to a generational trend. The *MetLife Foundation/Civic Ventures Encore Career Survey* conservatively estimates that 5.3 million Americans—or 6 percent of 44- to 70-year-olds—already are in jobs that fit a narrow behavior-based definition of encore careers. A broader estimate indicates that as many as 8.4 million people—or 9.5 percent of the investigated age group—are currently in encore careers (CECs). By either the broader or the narrower definition, the survey finds that surprisingly large numbers of American workers already are engaged in encore work and the number of people in encore careers could grow rapidly.

**So which is it, 6 percent or 9.5 percent?**

Both are correct. The 6 percent estimate is a solid, conservative estimate of those engaged in encore careers based on a narrow definition, but as many as 9.5 percent fit a slightly broader description.

The 9.5 percent who meet the broader definition:

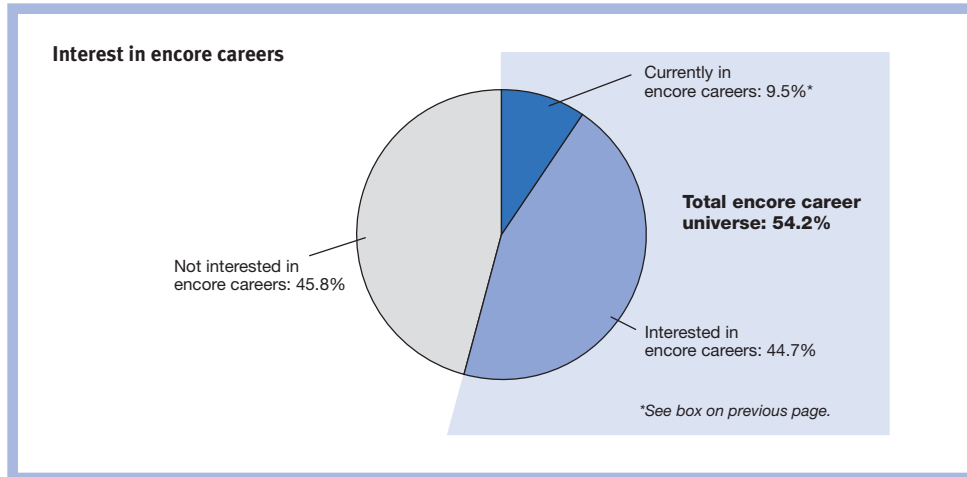
- either say the description of an encore career is what they are currently doing now,  
**or**
- currently work 15 hours or more per week for a salary or stipend,
- have a job at a nonprofit, government agency, or at an entity that they describe as more focused on “serving the social good” than on making a profit, and
- describe themselves as retired but still working, or say they made a major job change after age 40.

The narrower definition excludes those who say the description of an encore career is what they are doing now, unless they meet all the other behavior-based criteria. It also excludes those who started their encore work between the ages of 40 and 44.

It is important to note that the concept of the encore career is new and evolving as the lifespan grows longer and work patterns change.

Of those 44- to 70-year-olds not currently in encore careers, half say they are interested in an encore career in the future. People in this group (44.7% of respondents) report that they may be interested in working during the traditional retirement years and that a description of the encore career has a great deal of appeal (a rating of at least an eight on a zero-to-10 scale), classifying them as interested in encore careers (IECs). Nearly the same proportion (45.8%) are not currently in encore careers and rate the appeal of the description as a seven or lower, drawing the classification of not interested in encore careers (NECs).

Fully 11 questions in the survey were used in the classification of respondents into the three main categories—people currently in encore careers (CECs), people interested in encore careers (IECs), and people not interested in encore careers (NECs). A complete discussion of the categorization criteria for these definitions can be found in the survey methodology description (See Appendix A, page 39).



### Who are the people in encore careers?

The majority (60%) of people currently in encore careers fall in the leading-edge boomer age range, age 51-62. But CECs can be found at both ends of the age group surveyed: 24 percent are trailing-edge boomers (age 44-50) and a substantial 16 percent of them are pre-boomers (age 63-70).

People in encore careers share some common characteristics:

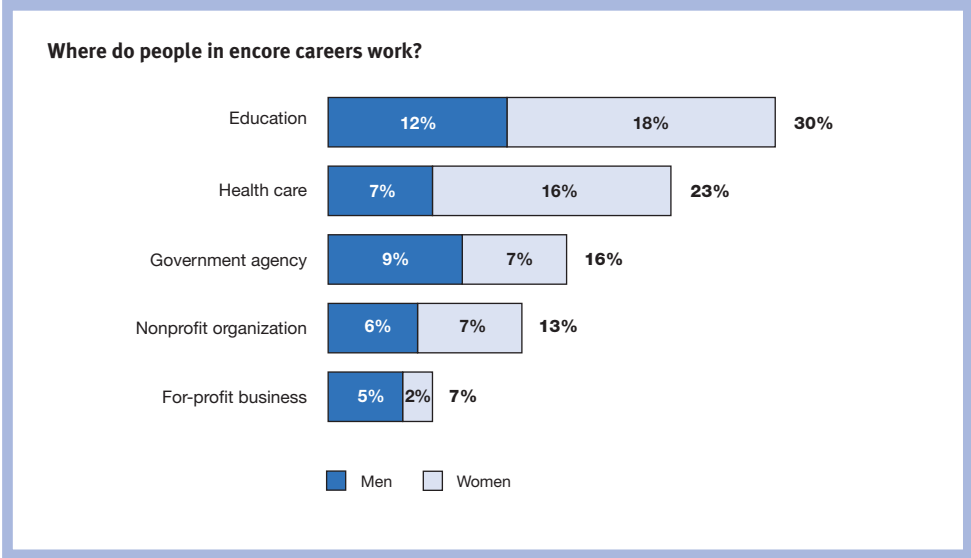
- More women (56 percent) than men (44 percent) are in encore careers.
- More come from past careers as professionals or managers (52%) or white-collar occupations (28%), but nearly one in five (18%) worked in blue-collar jobs prior to their encore careers.
- While most CECs are white (81%), other minority groups are represented, including African Americans (3%), Hispanics (3%), Asians (3%), as well as those of other races (3%).
- The largest group come from the suburbs (42%), followed by urban areas (30%). While fewer come from small town and rural areas, they still comprise more than one-quarter (28%) of those currently in encore careers.

Beyond demographic characteristics, people currently in encore careers also are somewhat more likely to say they have placed “a great deal” or “quite a bit” of emphasis on their work lives (81%) than the population of 44- to 70-year-olds in general (75%).

### What do people in encore careers do?

Those already in encore careers work in many different fields. By far the two largest areas are education (30%) and health care (23%), followed by government service (16%) and work in nonprofits (13%). Some people working in the for-profit arena (7%) see their employers as primarily serving a social good, and therefore see themselves in encore careers.

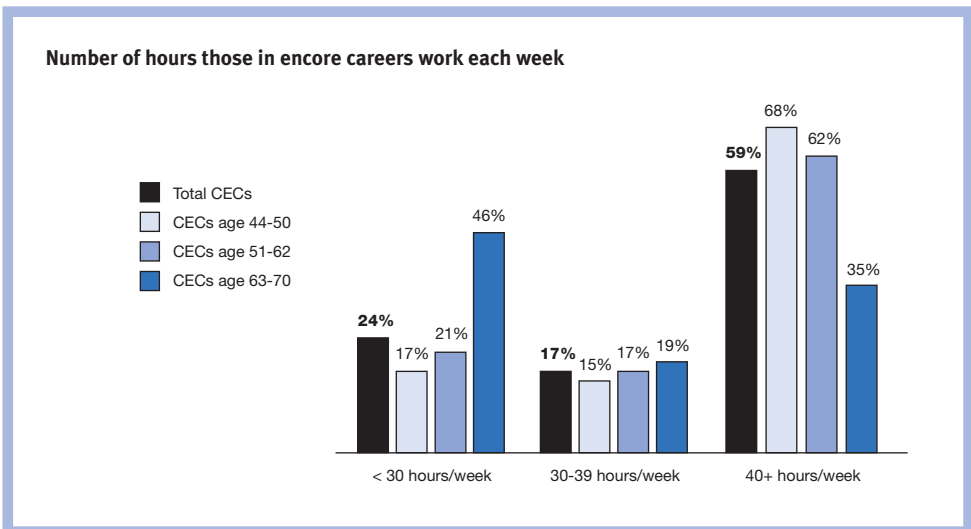
The choice of encore work varies somewhat by gender. Women are more likely than men to be working in education (33% vs. 27%) and in health care (29% vs. 15%). Men are more likely than women to be undertaking encore careers at government agencies (21% vs. 12%) and social purpose for-profits (11% vs. 4%).



### How much do people in encore careers work?

On average, those currently in encore careers work nearly as many hours as do the broader population of working 44- to 70-year-olds (37 vs. 38.3 hours per week). The largest segment of the CEC group (44%) work between 40 and 49 hours per week. About two in five CECs (41%) work fewer than 40 hours, while just 15 percent work more than 50 hours a week. On the whole, men in encore careers work longer hours, with 66 percent of them putting in 40 hours or more, while just over half (54%) of women in encore careers do the same.

Once past the traditional retirement age of 62, the majority of those in encore careers reduce the number of working hours per week. Nearly half (46%) of that group works fewer than 30 hours per week. Only 35 percent of 63- to 70-year-olds work 40 hours or



more each week. As is perhaps obvious, people in encore careers reduce their workload with age: Among 44- to 50-year-olds, more than two-thirds (68%) work 40 hours or more, yet fewer 51- to 62-year-olds (62%) work the same number of hours.

**How do people in encore careers like their work?**

An important psychographic characteristic of those currently in encore careers is the fulfillment they report receiving from their work. An impressive 84 percent of CECs say that they get a “tremendous amount” or “quite a bit” of satisfaction from the work that they do, compared with 76 percent of 44- to 70-year-olds who are not in encore careers.

In a series of questions about their actual experiences working in encore careers, CECs give strongly positive responses about many of the intangible aspects of their jobs.

- Three in five people currently in encore careers (60%) say it is “definitely true” that they feel good about what they are doing.
- Nearly half (48%) say it is “definitely true” that they feel appreciated on the job.
- More than half (54%) of CECs say it is “definitely true” that they have seen the positive results of their work and know they are making a difference.
- Three in five people in encore careers (61%) say it is “definitely true” that they are able to use their skills and experience.
- Just as important, 48 percent say they are learning new things.
- Just one in four CECs (26%) feel that their employers do not make the best use of their time and experience.
- More than four in five CECs (82%) say they have developed a new community of friends and colleagues on the job, an aspect of work that researchers have found is important to mental and physical well-being.

**How do those in encore careers compare with those interested in encore careers and those who express little interest?**

There are some differences among the three groups by age, with the youngest boomers being the most interested in encore careers. Fully half (50%) of all trailing-edge boomers, age 44-50, are interested in encore careers, and 7.3% are in them. Nearly half (46%) of leading-edge boomers, age 51-62, are interested in encore careers, and 11 percent are in them. About one-third (34%) of pre-boomers, age 63-70, are interested in encore careers,

	<b>% CEC</b>	<b>% IEC</b>	<b>% Total*</b>
<i>All respondents</i>	9.5	44.7	54.2
<b>Age</b>			
Trailing edge (44-50)	7.3	50.5	57.8
Leading edge (51-62)	11.7	45.6	57.3
Pre-boomers (63-70)	7.7	33.6	41.3

*\* Total participation or interest in encore careers*



and 7.7 percent are in them. The high level of interest among the youngest boomers suggests that the numbers in encore careers will swell over time, and while leading-edge boomers are likely to continue to be the bulk of those in encore careers, the average age will get younger.

<b>Composition of CECs and IECs</b>		
	<b>% CEC</b>	<b>% IEC</b>
<b>Gender</b>		
Men	44	48
Women	56	52
<b>Age</b>		
44-50	24	50
51-62	60	46
63-70	16	34
<b>Race/ethnicity</b>		
Whites	81	78
Blacks	3	8
Hispanics	3	5
Asians	3	2
Other	3	2
<b>Education</b>		
Non-college graduates	30	41
College graduates	67	57
<b>Community type</b>		
City	30	29
Suburb	42	39
Small town	18	20
Rural	10	12

Those who are classified as interested in encore careers (44.7% of all 44- to 70-year-olds) are more diverse in several respects than those already in them. The gender gap seen among people currently in encore careers is reduced by a third among those interested. A majority of both groups has graduated from college or technical school, but 41 percent of IECs (compared to 30% of CECs) have not. And the portion of IECs who are non-white increases from 12 percent of those in encore careers to 17 percent of those interested.

There are some notable differences between those who are interested in encore careers (IECs) and those who are not interested (NECs).

- IECs are more likely than NECs to describe retirement as a time to begin a new chapter rather than a time to take it easy (71% vs. 43%).
- IECs are less likely to consider themselves “retired” than NECs (20% vs. 40%).
- IECs are generally better educated (13% have not gone beyond high school), compared to NECs (43% have not gone beyond high school).
- IECs are more likely to have completed adult education or training courses than NECs (75% vs. 55%).

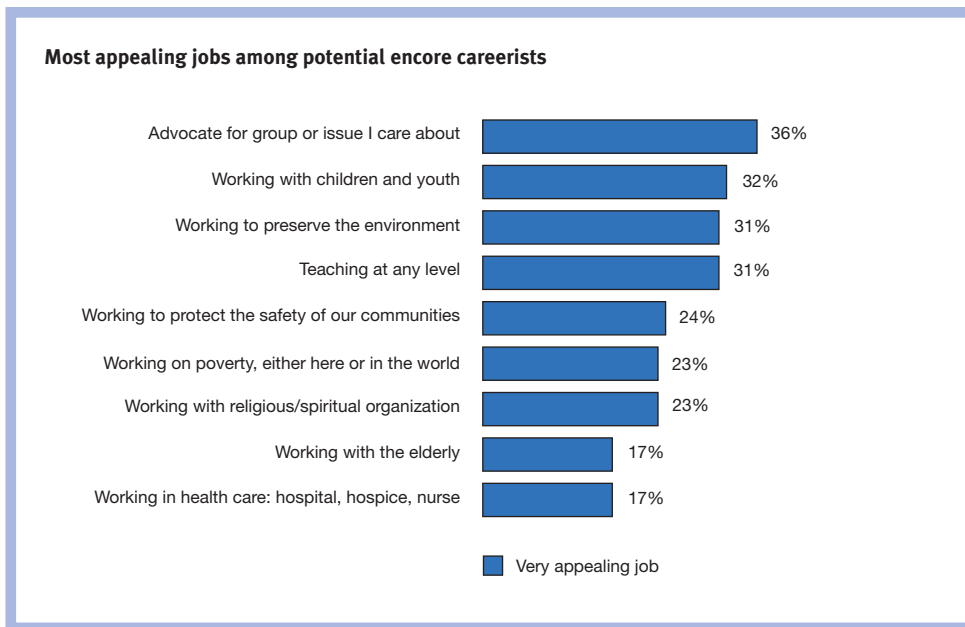
- IECs are half as likely to come from rural areas than NECs (12% vs. 24%).
- IECs are more likely to come from the suburbs than NECs (39% vs. 24%).
- IECs also are more likely to say that their health is excellent or pretty good than NECs (88% vs. 76%).
- IECs are more likely to have done volunteer work at least a few times a year in recent years than NECs (62% vs. 51%).
- IECs are more likely to say they have placed “a great deal” or “quite a bit” of emphasis on their work lives than NECs (77% vs. 71%).

**What type of work do those interested in encore careers want to do?**

More than half (52%) of those interested in encore careers are “extremely interested” or “very interested” in working for nonprofit organizations.

More than one-third (36%) would like to work as an advocate for a group of people or an issue they care about. Almost one-third of IECs say they would find it very appealing to work with children and youth (32%), preserve the environment (31%), protect the safety of our communities (24%), help solve the problems associated with poverty, either in this country or in the world (23%), or work with a religious or spiritual organization (23%).

Many policy makers and academics have anticipated shortages in teaching, health care, and elder care. Significant proportions of people interested in encore careers appear ready to step into those roles. One in three people interested in encore careers (31%) finds teaching at any level very appealing—interestingly, it is more appealing to men (35%) than to women (26%). One in six (17%) finds working with the elderly or working in health care very appealing.



## What's behind people's interest in encore careers?

Boomers need the money. They need to support themselves for a longer period of time, they've saved less money than their parents, the cost of health care has skyrocketed, and the era of fixed pensions is fading fast.

Those surveyed say income and health benefits are important reasons to work beyond traditional retirement age. Roughly four out of 10 CECs (44%) and IECs (39%) indicate that income is an important reason for them to work longer—although the relative importance is different. For CECs it ranks fourth, and for IECs it ranks ninth.

Those who are currently retired and interested in an encore career are less concerned about income and benefits than those currently working. Only about three out of 10 (33%) retired IECs are concerned about income (33%) and benefits (28%).

And younger boomers interested in encore careers (41%) are more likely to say the need for income is a very important factor in their plans to work longer than are pre-boomers (32%). Nearly the same portion of IECs (43%) and CECs (42%) say the need for benefits such as health insurance, drug coverage, or a need to supplement their retirement funds is a very important factor in their considerations.

Among IECs, blue-collar workers are more concerned about income (49%) than white-collar workers (45%) and professionals (32%). Likewise, blue-collar workers are more interested in benefits (58%) than white-collar workers (49%) and professionals (38%).

**Beyond the money, boomers say they want stimulation, learning, and—yes—time to enjoy life.** Both CECs (68%) and IECs (76%) say they look to encore careers to help them remain active, productive, challenged, and learning.

Those who are in, or interested in, encore careers want to find work that gives greater meaning to their lives and provides them with a sense of accomplishment. This pull to purpose is even stronger among IECs than CECs.

- Nearly two-thirds (64%) of people interested in encore careers say that wanting to use their skills and experience to help others is very important, compared to 55 percent of people currently in encore careers.
- Nearly four in 10 (38%) of IECs say they want to work as part of an organization with a clear and important social purpose, compared to 30 percent of CECs.
- Half of all IECs (51%) find the idea of work that gives greater meaning to their lives and provides them with a sense of accomplishment appealing, compared to 40 percent of CECs.
- Forty percent of IECs say that wanting to improve the quality of life in their community or in society is very important, compared to 34 percent of CECs.
- Nearly six in 10 IECs who are not working (58%) find work that gives a greater meaning to their lives appealing, compared to half (49%) of IECs who are working.
- Half of IECs who are not working (50%) want to get involved and help improve their communities, compared with 37 percent of IECs who are working.

**Many respondents stress that flexibility is very important to them in their next stage of work.** IECs (70%) and CECs (59%) say it is very important to find work that allows them to take time off when needed for personal reasons. This is particularly important to those living in small towns (76%) and rural areas (76%), as well as those making more than \$75,000 a year (74%).

Questions about specific types of flexible schedules similarly indicate greater interest by IECs than CECs. In addition, they indicate that the retired IECs are most interested in flexibility:

- Four out of 10 (44%) IECs view part-year work schedules as appealing, compared to 34 percent of CECs. This type of schedule is appealing to 48 percent of retired IECs.
- 24 percent of IECs find working from home appealing, compared to 18 percent of CECs. Telecommuting in this way appeals to 32 percent of retired IECs.
- 45 percent of retired IECs say they would consider going back to paid part-time work, while only 6 percent would consider going back to full-time work

**Interests related to post-retirement work**

*(percentage who say each is “very important” to them)*

	People in encore careers	People interested in encore careers	People interested in encore careers (retired)	People interested in encore careers (not retired)
<b>Purpose/meaning in life</b>				
You [wanted/want] to stay active, productive, challenged, and learning	68%	76%	78%	75%
You [wanted/want] to be able to use your skills and experience to help others	55%	64%	66%	64%
You [wanted/want] to be around other people	41%	45%	47%	45%
You [wanted/want] to have greater meaning in your life and feel a sense of accomplishment	40%	51%	58%	49%
You [wanted/want] to improve the quality of life in your community or in society	34%	40%	48%	37%
You [wanted/want] to work as part of an organization with a clear and important social purpose	30%	38%	39%	38%
<b>Interest in flexibility</b>				
You [wanted/want] to be able to find work that would allow you to take time off when needed for personal reasons	59%	70%	73%	69%
You [wanted/want] to be able to find work that would allow you to work for part of the year, for instance, being able to have more time off in the summer	34%	44%	48%	43%
You [wanted/want] to find work that you could do from home	18%	24%	32%	22%
<b>Economic motivators</b>				
You [needed/need] the income	44%	39%	33%	41%
You [needed/need] the benefits, such as health insurance, drug coverage, or to increase your retirement funds	42%	43%	28%	48%

## **How do the concerns of those interested in starting an encore career compare to the experiences of those already in encore careers?**

People who are interested in encore careers have some misgivings about beginning this new stage of work. The experiences of those currently in encore careers should ease —though not eliminate—some of these concerns.

Those interested in encore careers put flexibility at the top of their list of concerns.

- Seven in 10 IECs (71%) say the possibility that they may not have the time to do the things they need to do, such as taking care of family members, is a very or somewhat serious concern. Women (74%) and those in small towns (79%) and rural communities (77%) are more likely to cite this as a concern.
- Two-thirds of IECs (66%) say the possibility that they may not have the time to do the things they want to do, such as travel, take courses, and other things they have never had time for is a very or somewhat serious concern. Those with the highest incomes are most concerned about this.

In contrast, most people in encore careers report that they have the flexibility they need in their encore careers. Eighty-five percent of CECs say it is “definitely true” or “mostly true” that they have time to do the other things that are important to them. Nearly three-quarters of CECs (73%) say it is “definitely true” or “mostly true” that they have been given the flexibility they need to work when they want to and take time off when they need to.

Majorities of people interested in encore careers worry that they would not earn enough income (56%) or be able to maintain needed benefits (59%) in an encore career. Here, again, the experience of people already in encore careers is relevant and may ease those concerns: three-quarters (76%) of people currently in encore careers say they are earning the income or benefits they need.

**The concerns of people interested in encore careers compared to the experience of people currently in encore careers**

**People interested in encore careers**

*"Very serious" or "somewhat serious" concern*

I might not have the flexibility to work when I want to and take time off when I need to	80%
It might not leave me time to do things I need to do, such as taking care of family members	71%
There might not be adequate health insurance benefits and pensions	59%
It might be hard to find this type of work	60%
It might not pay the income I want or need	56%
I might run up against age stereotypes and discrimination	45%
I would need to learn new technology and skills, or go back to school for certification	37%
My health might make it difficult to do this type of work	33%
It would be hard to start over without the seniority and status I'm used to	32%

**People currently in encore careers**

*"True" or "false" statements*

	<b>True</b>
I have been given the flexibility I need to work when I want to and take time off when I need to	73%
I still have time to do the other things that are important to me	85%
I'm earning the income or benefits I need	76%
I had difficulty finding the right job	28%
I'm earning the income or benefits I need	76%
I have encountered age discrimination	15%
When I started, I needed to learn new technology and skills, or I needed to go back to school for certification	41%
My health has made this work challenging for me	14%
It is difficult to get used to less status and seniority	29%

IECs also express concerns about the practical aspects of finding this type of work. Three in five IECs (60%) say this is a very or somewhat serious concern for them. The experience of CECs asked to recall their transition to encore work may be skewed by fading (or rose-colored) memories. But still, it is noteworthy that while some of those already in encore careers did say it was difficult to find the right job, 72 percent say it was not.

Age discrimination, a very or somewhat serious concern for 45 percent of people interested in encore careers, is another concern that should be eased by the experience of people currently in encore careers. Some recall experiencing age discrimination, but 85 percent of CECs report that they did not.

One-third of IECs (33%) worry that their health might make it difficult to do an encore career. Among CECs, 86 percent report that their health has not made work a challenge. (These data may be skewed, however, by people with health problems who choose not to start encore careers or who left them early and are not reflected here.)

The experience reported by people in encore careers does reinforce IEC concerns in two areas. About two in five IECs (37%) worry that they would need to learn new technology and skills or go back to school for certification, and about the same proportion of CECs (41%) report having to do so. But many IECs actually are excited by the idea of learning

new things later in life: nearly half (46%) say they would be much more or somewhat more likely to begin an encore career if it required more training.

Concern over loss of seniority and status is another such issue: 32 percent of IECs said it was one of their worries, and 29 percent of CECs said, yes, they found it difficult to adjust to that change.

### What policy and workplace changes could turn interest into action?

Survey results indicate broad support for action by policy makers and others to ease the transition into new kinds of work in the social sector for encore workers.

- Improving access to **affordable health care** tops this list of policy proposals, with 79 percent of IECs and 82 percent of CECs strongly supporting it.
- Seven in 10 IECs (72%) and three-quarters of CECs (75%) strongly support **ending financial penalties** for continuing to work while receiving a pension. Support for ending financial penalties is strongest among older CECs (82%) and IECs between age 51 and 62 (75%).
- Three in five (59% of IECs, 60% of CECs) strongly support **programs that help match people** who want to work for nonprofits and government agencies with interested employers. Support is strongest among those between age 51 and 62 (63% of CECs and IECs combined)
- Nearly two-thirds of CECs and IECs (64%) strongly support **online resources** to help people learn more about how to locate encore job opportunities and transition into them. Support for these resources is strongest among those between age 51 and 62 (68% of CECs and IECs combined).
- Respondents also strongly support **accelerated education or retraining programs** for experienced people interested in learning new ways to use their skills in work that helps their community (62% of CECs, 61% of IECs). This idea finds stronger support among CECs who live in cities, compared to those who don't (69% vs. 59%).
- A majority (55% of IECs and 52% of CECs) strongly supports **midlife internships** so that people can try out new careers. IEC and CEC women (62%) are stronger supporters of this idea than men (46%).
- Nearly half of IECs (45%) and CECs (42%) strongly support **loan forgiveness** for people who need more education or retraining to work in areas of great societal need. Perhaps, not surprisingly, support for loan forgiveness is higher among those with incomes of less than \$75,000, with 50 percent of CECs and 52 percent of IECs strongly supporting the idea.

**Support for policy solutions to make encore work easier for more people**  
*(percentage who strongly support each)*

	<b>CECs</b>	<b>IECs</b>
Access to affordable health care	82%	79%
An end to financial penalties for continuing to work while receiving a pension	74%	72%
Online resources to help people learn about how to locate opportunities and transition into them	64%	64%
Accelerated education or retraining programs for experienced people interested in learning new ways to use their skills in work that helps their community	62%	61%
Programs that help match people who want to transition to working for nonprofits and government agencies with employers who are interested in these job seekers	60%	59%
Services that aid people interested in making a career transition in their second half of life	52%	56%
Midlife internships so people can try out new careers	52%	55%
Loan forgiveness for people who need more education or retraining to work in areas of greater societal need	42%	45%

**Conclusion**

This survey tells us that the encore career option is highly attractive for a large number of workers in the second half of life. The issues that give people pause about pursuing encore careers are chiefly practical ones—flexibility in hours and job duties, health benefits, training needs, financial obligations, fitting in, being competent, losing status. These barriers are very real for many people, but on balance, most who have made the leap to encore careers feel a high degree of satisfaction.

Those currently working in encore careers and those who are interested in encore careers seem realistic about the encore experience. They understand that their income, seniority and status might be less in social purpose work environments, but they hope to retain some benefits and gain flexibility in their work schedules. They want to give back to their communities and neighbors by continuing to use their talents and experiences in ways that help give meaning and purpose to their lives.

The millions now in encore careers constitute a new social phenomenon with promise for individuals and society. The tens of millions interested in joining them could add up to one of the most unexpected and significant consequences of an aging America. ■



## Appendix A

# Research methods

The *MetLife Foundation/Civic Ventures Encore Career Survey* includes both qualitative and quantitative research conducted by Peter D. Hart Research Associates, Inc., from February to April 2008.

### Quantitative research

The quantitative research began with a telephone survey of 1,063 adults age 44 to 70, which was followed by an online survey of 1,008 adults currently in encore careers and 1,514 adults interested in encore careers. The telephone survey is large enough on its own to present a reliable profile of the complete cohort of American adults within the 44 to 70 age range. The Internet survey added more respondents currently in encore careers and interested in encore careers to increase precision of these subgroups. The Internet survey was properly weighted so the combined telephone and Internet survey results match the demographic composition of Americans 44 to 70 as revealed in the telephone survey.

#### Telephone survey of 1,063 adults age 44 to 70

Hart Research interviewed 1,063 adults by telephone from February 23 to March 5. All survey respondents were 44 to 70 years old. The sample was based on a list provided by the well-respected national list management firm *infoUSA*. Selected telephone numbers were called randomly with the sample structured to ensure appropriate geographic representation. Quotas were also set to ensure that a minimum number of men and women were interviewed. Potential respondents on the list were called back up to five times.

Hart Research developed the questionnaire with extensive consultation from Civic Ventures and its external research advisors. The initial questions in the survey were used to screen respondents and group them in three categories:

- Currently in encore careers, 9.5 percent (20-minute survey)
- Interested in encore careers, 44.7 percent (20-minute survey)
- Not interested in encore careers, 45.8 percent (10-minute survey)

#### Online survey of 1,008 adults currently in encore careers and 1,514 interested in encore careers

Hart Research conducted an additional online survey from March 26 to April 1. The sample was provided by E-Rewards, a widely used online survey vendor with a database of more than 2.6 million respondents. The qualifying criteria for the survey were defined in the same way as the telephone survey.

The additional online interviews were used to supplement the telephone interviews and reduce the margin of error for the findings. The larger sample size also allowed for further subgroup analysis that would not have been possible with the smaller telephone sample alone.

Just over 1,000 (1,008 to be exact) respondents currently in encore careers participated in the online survey and were added to the final results as an oversample. They were weighted to their proper proportion of the overall sample, as determined by the telephone survey, of 9.5 percent. Just over 1,500 (1,514 to be exact) people interested in encore careers were also added as an oversample to allow better subgroup analysis within this category. They were weighted to 44.7 percent of the overall sample.

Respondents not interested in encore careers who took the online survey were terminated following the screening questions, and their interviews were not included in the final results.

## Classifications

### People currently in encore careers (CECs)

The 102 telephone survey respondents (9.5%) classified as “currently in encore careers” had to meet all of the following criteria:

- Affirm that they are currently working at least 15 hours per week for pay.
- Have a job in the nonprofit, education, health care, or government fields, or for an entity the respondent said was more focused on “serving the social good” than making a profit.
- Describe themselves as retired but still working, or state that they made a major job change after age 40.

Alternatively, if a respondent indicated that the description of an encore career (see exact wording in Appendix B, Q.12) described their current situation, that individual was included in the CEC pool as well.

A stricter definition for those currently in encore careers was also analyzed, with 64 respondents (6%) meeting this higher bar. The additional restrictions for this limited definition **removed** those who:

- Made a major job change between the age of 40 and 44.
- Stated that the encore career definition described their current work but did not qualify under the other criteria for being in an encore career.

These respondents were asked the same questions as others currently in encore careers.

### People interested in encore careers (IECs)

The 463 telephone survey respondents (44.7%) classified as “interested in encore careers” had to meet all of the following criteria:

- Positively rate the description of encore careers as at least an eight on a 10-point scale.
- State that they may work for pay at another job after they retire from the work they are now doing (if currently working) or state that there is a chance they will go back to work (if already retired).

In addition, respondents had to:

- Indicate that the desire to help others is at least one of the reasons why they may go back to work.
- or*
- Express interest in working in at least one of the following fields: health care, education, government, or nonprofit.

### **People not interested in encore careers (NECs)**

Respondents “not interested in encore careers” were defined as those who did not fit the criteria for being in the “currently in encore careers” or “interested in encore careers” categories. These respondents, 45.8 percent of the total survey respondents, are not likely to consider undertaking an encore career.

### **Margins of error**

The statistical margin of sampling error for the telephone survey is plus or minus 3 percentage points. The margin of error for the subgroups of the total sample will be larger than that.

## **Qualitative research**

The qualitative research included four focus group sessions and four individual in-depth interviews. Hart Research collaborated with Civic Ventures staff and others to develop discussion outlines for each round of focus groups and in-depth interviews. Participant recruitment was handled by staff at the focus group facilities under the direction and supervision of Hart Research staff. Civic Ventures and its partners assisted in identifying a small number of potential participants who were then contacted by facilities and Hart Research. Allan Rivlin and Maeve Ward led the Hart Research team and moderated all focus groups and in-depth interviews.

### **Two focus group sessions with people currently in encore careers**

The first focus group session took place in New York City on February 5, the second in Phoenix on February 11. Both groups included 10 to 12 adults who were currently engaged in encore careers (CECs), and each lasted two hours.

All participants:

- Were 40 to 70 years old
- Were currently working for pay at least 15 hours per week in a job to help or improve their community
- Had changed fields or positions to take their current job

### **Two focus group sessions with people interested in encore careers**

Two focus group sessions were conducted with people interested in encore careers (IECs). Both groups included 10 to 12 adults, and each lasted two hours.

The first session was composed of retirees who might consider undertaking an encore career and took place in Phoenix on February 11.

All participants:

- Were 40 to 70 years old
- Were currently retired
- Would be open to the possibility of going back to work in a job to help their community

The second session took place in Atlanta on February 13 and was made up of participants who were still working and might consider an encore career.

All participants:

- Were 40 to 70 years old
- Were currently working in a job for pay that is not an encore career
- Would be open to the possibility of continuing to work full or part time after traditional retirement age in a job to help their community

**Individual in-depth telephone interviews with social entrepreneurs in encore careers**

Four individual interviews were conducted with social entrepreneurs who are in encore careers. These individuals were selected from a pool of Civic Ventures Purpose Prize winners. The Purpose Prize is an award given to social innovators over age 60 who demonstrate a deep commitment to using their creativity and experience to address critical social problems at the local, regional, or national level.

Allan Rivlin and Maeve Ward conducted these interviews in March by telephone.

**Appendix B**

# Final topline results

**The MetLife Foundation/Civic Ventures Encore Career Survey**

Study #8535d

Dates:

Phone: February 23-March 5, 2008

Online: March 26-April 1, 2008

N = 3,585 adults, age 40 to 70 years old

Currently in Encore Careers	9%	N=1,110
Interested in Encore Careers	45%	N=1,977
Not interested in Encore Careers	46%	N=498

*Please note: All results are shown as percentages unless otherwise stated. Because percentages are rounded, they may not total 100%.*

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Male	48	44	48	49
Female	52	56	52	51

1. Questions about work and retirement have gotten more complicated. For example, it would not be unusual for someone to say they are retired but also working two jobs. Do you consider yourself retired, or not?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers	
Yes, retired	28	14	20	40	Skip to Q.4
No, not retired	71	86	80	58	CONTINUE
Not sure	1	-	-	2	

(ASK ONLY OF RESPONDENTS WHO DO NOT SAY THEY ARE RETIRED IN Q.1.)

2. Have you ever retired from your main job or type of work?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers	
Yes, retired from main job	8	23	7	5	Skip to Q.4
No, never retired from main job	90	77	92	91	CONTINUE
Never worked/homemaker (VOL)	2	-	1	4	Skip to Q.4
Not sure/refused	-	-	-	-	CONTINUE

(ASK ONLY OF RESPONDENTS WHO SAY NO OR NOT SURE IN Q.2.)

- 3a. Have you made a major change in your work late in your career to do something different or work in a different type of company or organization?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers	
Yes, made major change	28	76	30	14	CONTINUE
No, have not made major change	72	24	70	85	Skip to Q.4
Not sure/refused	-	-	-	1	

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.3a.)

3b. How old were you when you made that major change in your work? If you have made several changes, please answer in regard to either your most recent or most significant change.

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Under 40	22	3	24	40
40-49	46	56	45	38
50-59	29	36	29	22
60 or older	3	4	2	-
Refused/not sure	-	1	-	-

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.3a.)

3c. Which ONE or TWO of the following reasons would you say were the most important reasons for the change you made?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL 44 TO 70 YEAR OLDS

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Was laid off or fired	20	17	22	18
Wanted a job with more meaning or purpose	18	26	18	8
Had an opportunity to do something better	18	20	19	12
Needed more income or better benefits	16	22	16	9
Wanted a job with more flexibility and control over my time	16	17	18	9
Just needed a change or was tired of the job	16	15	18	14
Change in family circumstances, such as children, divorce, or marriage	15	12	16	14
Decided to move to another area	9	13	10	1
Because of health issues	7	5	6	11
Some other significant factor	12	14	12	9
Not sure/refused	1	-	-	5

4a. Are you currently working either for pay, as a volunteer, for a stipend, for some other compensation such as housing or health care benefits, or are you self-employed?

(ASK ONLY OF RESPONDENTS WHO SAY THEY ARE NOT CURRENTLY WORKING IN Q.4a.)

4b. Are you retired, a homemaker, a student, unemployed and looking for work, disabled, or something else?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
<b>Yes, Working</b>				
For pay	57	83	66	42
As a volunteer without pay	5	4	4	6
For a stipend	-	1	1	-
For other compensation	1	2	1	1
Self-employed	10	10	11	10
Not sure about category of compensation (VOL)	1	-	1	1
<b>No, Not Working</b>				
Retired	16	-	10	27
Homemaker	4	-	2	5
Student	-	-	-	-
Unemployed and looking for work	2	-	2	3
Disabled	3	-	1	4
Something else	1	-	1	1
Not sure about category of reason (VOL)	-	-	-	-
Don't know/refused	-	-	-	-

RETIREES ARE DEFINED AS FOLLOWS:

Q.1 = Yes, retired OR Q.2 = Yes, retired from main job OR Q.4b = No, not working—retired

(ASK ONLY OF RESPONDENTS WHO SAY YES TO Q.4a.)

5. How many hours per week are you working?

**Note:** If you do not work year-round, please give an average. For example, if you worked six months of the year for 30 hours per week, you would enter 15 hours/week. If you worked only three months out of the year, you would divide the number of hours you worked per week by four. You do not have to factor vacation time or sick leave in this calculation.

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Less than 10	4	-	4	7
10-19	6	3	7	5
20-29	10	21	7	9
30-39	13	17	13	13
40-49	47	44	49	44
50 or more	19	15	20	19
Don't know	1	-	-	3
<b>Mean</b>	<b>38.3</b>	<b>37.0</b>	<b>38.7</b>	<b>38.3</b>

(ASK ONLY OF RESPONDENTS WHO SAY YES TO Q.4a.)

6a. Please indicate which one of the areas below, if any, best describes the area in which you work.

(ASK ONLY OF RESPONDENTS WHO SAY SOMETHING ELSE IN Q.6a.)

6b. Is the primary motivation of the company or organization you work for to make a profit or to help people or serve a social good such as educating people, taking care of people, or improving the community?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL 44 TO 70 YEAR OLDS

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
For-profit business	36	7	45	34
Education	17	30	15	16
Health care	11	23	11	7
Something else/not sure				
Mission primarily to make a profit	10	2	11	11
Government agency	9	16	7	9
Nonprofit organization	7	13	6	6
Something else/not sure				
Mission primarily to serve social good	5	9	4	5
Something else—not sure about mission (VOL)	3	-	1	7
Not sure—not sure about mission	2	-	-	5

(ASK ONLY OF RESPONDENTS WHO SAY CURRENTLY RETIRED IN Q.1 OR Q.2, AND THAT THEY ARE NOT WORKING IN Q.4a.)

7a. Even though you have retired from your main job or type of work, do you think there is any chance that you will go back to work for pay at another job, that is, a job other than the one that you retired from?

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.7a.)

7b. Do you plan to work at that job full time or less than full time?

	ALL 44 TO 70 YEAR OLDS	Interested In Encore Careers	Not Interested In Encore Careers	
Total Yes	22	65	5	
Yes, full time	2	6	1	CONTINUE
Yes, less than full time	15	45	3	
Yes, plan to work—not sure whether full or part time	5	14	1	
No, do not plan to work for pay	76	34	92	Skip to Q.11
Not sure/refused	2	1	3	

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.7a.)

8. Which TWO or THREE of the following best describe the main reason why you might go back to work for pay?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL 44 TO 70 YEAR OLDS

	ALL 44 TO 70 YEAR OLDS	Interested In Encore Careers	Not Interested In Encore Careers
I want to stay active and productive	59	56	71
I want to do something I would enjoy	47	52	28
I need the income or need to maintain benefits	45	45	42
I want to stay involved with other people	28	27	32
I want to help others, help my community, or make a difference	23	28	-
I want to pursue a new challenge	14	17	-
Not sure/refused	2	2	-

(ASK ONLY OF RESPONDENTS WHO SAY CURRENTLY NOT RETIRED IN Q.1 OR Q.2, AND THAT THEY ARE WORKING IN Q.4a.)

- 9a. After you retire from the work you are now doing, do you plan to work for pay at another job, that is, a job other than the one that you retire from?

(ASK ONLY OF RESPONDENTS WHO SAY CURRENTLY NOT RETIRED IN Q.1 OR Q.2, AND THAT THEY ARE WORKING IN Q.4a, AND SAY YES IN Q.9a.)

- 9b. Do you plan to work at that job full time or less than full time?

	ALL 44 TO 70 YEAR OLDS	50 TO 75 YEAR OLDS <sup>1</sup>	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
	4/08	7/02	5/99	4/08	4/08
Total Yes	<b>55</b>	<b>39</b>	<b>42</b>	<b>63</b>	<b>75</b>
Yes, full time	8	8	8	12	11
Yes, less than full time <sup>2</sup>	36	31	34	37	49
Yes, plan to work—not sure whether full or part time	11	NA	NA	14	15
No, do not plan to work for pay	38	47	45	35	22
Not sure/refused	7	14	13	2	3
					62
					15

<sup>1</sup> Trend data from 2002 and 1999 is among 50 to 70 year olds.

<sup>2</sup> Prior to February 2008, the item was phrased, "Yes, part time."

(ASK ONLY OF RESPONDENTS WHO PLAN TO WORK FOR PAY AT ANOTHER JOB AFTER THEY RETIRE IN Q.9a.)

10. Which TWO or THREE of the following best describe the main reason why you plan to continue to work for pay after changing from the work you are now doing?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE OF ALL 44 TO 70 YEAR OLDS

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
I want to stay active and productive	62	69	65	39
I expect to need the income or maintain benefits	60	64	59	61
I want to do something I would enjoy	39	36	41	27
I want to stay involved with other people	29	37	32	9
I want to help others, help my community or make a difference	22	29	24	5
I want to pursue a new challenge	14	13	14	14
Not sure/refused	1	-	-	4



11. Please indicate how interested you are or would be in working in each of the following types of places.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF ALL 44 TO 70 YEAR OLDS WHO SAY EXTREMELY OR VERY INTERESTED

	Extremely Interested	Very Interested	Somewhat Interested	Not Too Interested	Not at all Interested	Not Sure
<b>Not-for-profit organizations</b>						
ALL 44 TO 70 YEAR OLDS	12	21	35	9	22	1
Currently in encore careers	23	27	30	10	10	-
Interested in encore careers	19	33	33	7	8	-
Not interested in encore careers	3	9	38	10	38	2
<b>Education</b>						
ALL 44 TO 70 YEAR OLDS	12	19	29	11	29	-
Currently in encore careers	24	25	27	12	12	-
Interested in encore careers	18	29	29	11	13	-
Not interested in encore careers	3	8	29	10	49	1
<b>Health care</b>						
ALL 44 TO 70 YEAR OLDS	8	13	23	16	39	1
Currently in encore careers	16	16	24	22	22	-
Interested in encore careers	13	19	26	20	22	-
Not interested in encore careers	3	5	20	12	59	1
<b>Government</b>						
ALL 44 TO 70 YEAR OLDS	8	11	21	15	44	1
Currently in encore careers	13	18	26	18	25	-
Interested in encore careers	11	19	26	17	27	-
Not interested in encore careers	4	2	16	14	63	1

12. People have many different ideas about what to do after they finish their midlife work. One path some people choose is to continue working (either full time, part time, part year or in other flexible arrangements) but in different work that lets them use their experience and skills to help people in their communities or the broader world—for instance, working for a nonprofit organization or the government, or in teaching or health care. People may choose this path just because it is something they want to do or because they need to continue working for financial reasons, but this lets them also give back to society.

Please indicate how interested you would be in taking this route using a scale from zero to 10, on which a 10 means that you would be very likely to consider this route for yourself, and zero means you would have no interest in doing this. You may use any number from zero to 10. If what I just described sounds like what you are doing now, please mark that box.

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
10, very likely to consider	16	16	33	-
8-9	18	16	37	-
5-7	35	23	25	47
0-4, no interest at all	25	5	5	49
11, sounds like what I am doing now	4	40	-	1
Cannot rate	2	-	-	3

(ASK OF ALL CURRENTLY IN ENCORE CAREERS AND INTERESTED IN ENCORE CAREERS.)

13a. What do you find most appealing about this idea?

13b. What do you find most unappealing about this idea?

**% Currently In Encore Careers**

Net Appealing Impressions .....	90	Net Unappealing Impressions .....	74
Give back to society, important to give back .....	24	It is still work, a regular schedule, don't want to work full time .....	14
A chance to help people, helping others.....	17	Working for financial reasons, hope it doesn't happen to me, don't want to have to work for financial reasons.....	14
To stay busy, stay active, be productive .....	10	Too little income, less pay, benefits.....	8
Extra income.....	11	Not interested in government work .....	5
Have the skills, help people with skills I have.....	13	Been working for too long, not interested in working, finding a job.....	4
		Don't know; no response .....	4

**% Interested In Encore Careers**

Net Appealing Impressions .....	92	Net Unappealing Impressions.....	65
Give back to society, important to give back .....	28	It is still work, a regular schedule, don't want to work full time.....	11
A chance to help people, helping others.....	14	Working for financial reasons, hope it doesn't happen to me, don't want to have to work for financial reasons .....	13
To stay busy, stay active, be productive .....	14	Too little income, less pay, benefits .....	6
Extra income.....	14	Not interested in government work .....	6
Have the skills, help people with skills I have.....	15	Been working for too long, not interested in working, finding a job.....	4
		Don't know; no response .....	5

14. People use different words to describe the idea of people making a change in the kind of work they do late in their career, either before retirement, instead of retirement, or after retirement, to take a paying job helping people in their community or in the world working in a nonprofit organization, for the government, in education, or in health care. Have you heard the term “encore career” used before to describe this kind of work, have you heard the term before but in some other context, or is this a new term to you?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers	
Yes, heard used to describe this kind of work	10	10	10	9	CONTINUE
Yes, heard in some other context	4	5	6	3	
No, term is completely new to me	85	85	84	86	Skip to Q.16a
Not sure	1	-	-	2	

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.4a.)

15. How much of a personal sense of satisfaction do you get from the work that you do—a tremendous amount, quite a bit, just some, or not very much?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
A tremendous amount of satisfaction	31	38	29	31
Quite a bit of satisfaction	45	46	47	42
Just some satisfaction	19	14	19	20
Not very much satisfaction	5	2	5	6
Not sure	-	-	-	1

16a. How would you describe the current state of your overall health, including physical and mental health?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Excellent	35	40	40	28
Pretty good	48	51	48	48
Just fair	12	8	8	16
Poor	5	1	4	8
Not sure/refused	-	-	-	-

(ASK ONLY OF NON-RETIREES.)

16b. At what age do you expect to retire, if ever, or leave the type of work you are doing now to do something different? If you are not sure, please just indicate your best guess.

	ALL 44 TO 70 YEAR OLDS	50 TO 75 YEAR OLDS <sup>3</sup>		Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
	4/08	7/02	5/99	4/08	4/08	4/08
50 or younger	1	-	-	1	2	1
51-60	20	17	18	15	23	19
61-64	15	14	17	15	15	15
65-69	34	28	25	36	34	32
70 or older	15	16	11	30	19	6
Never	6	11	14	2	3	10
Don't know	9	14	15	1	4	17
<b>Mean</b>	<b>64.1</b>	<b>64.7</b>	<b>64.0</b>	<b>66.3</b>	<b>64.2</b>	<b>63.2</b>

<sup>3</sup>Trend data from 2002 and 1999 is among 50 to 70 year olds.

17. Different people place different degrees of emphasis on their work or their career. Compared with other aspects of your life, including family, friendships, leisure activity, and spiritual pursuits, over your adult life how much of an emphasis would you say you have placed on your work life?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
A great deal of emphasis	29	28	28	30
Quite a bit of emphasis	46	53	49	41
Just some emphasis	19	17	19	21
Not very much emphasis	5	2	4	6
Not sure	1	-	-	2

18. People have different ideas about what retirement means these days. Please indicate which of the following descriptions comes closer to your feelings about retirement, beyond spending time with family and friends.

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.

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.

	ALL 44 TO 70 YEAR OLDS	50 TO 75 YEAR OLDS <sup>4</sup>		Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
	4/08	7/02	5/99	4/08	4/08	4/08
<b>Description A</b> /Time to take it easy	32	24	28	26	25	39
<b>Description B</b> /Time to begin a new chapter	58	59	65	72	71	43
Some of both/depends (VOL) <sup>5</sup>	8	14	6	2	3	14
Neither (VOL)	1	2	1	-	1	2
Not sure	1	1	-	-	-	2

<sup>4</sup>Trend data from 2002 and 1999 is among 50 to 75 year olds.

<sup>5</sup>In May 1999, this item did not include respondents who said "depends."

(ASK ONLY OF INTERESTED IN ENCORE CAREERS.)

19. Please indicate how appealing each of the following kinds of jobs would be to you.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY APPEALING

	APPEALING				Not Sure
	Very	Somewhat	Not Too	Not At All	
<b>Working as an advocate for a group of people or an issue I care about</b>					
Interested in encore careers	36	44	13	7	-
<b>Working with children and youth</b>					
Interested in encore careers	32	44	15	9	-
<b>Working to preserve the environment</b>					
Interested in encore careers	31	46	15	7	1
<b>Teaching at any level</b>					
Interested in encore careers	31	40	16	13	-
<b>Working to protect the safety of our communities **</b>					
Interested in encore careers	24	49	19	7	1
<b>Working on the problems associated with poverty, either in this country or in the world *</b>					
Interested in encore careers	23	43	22	12	-
<b>Working with a religious or spiritual organization **</b>					
Interested in encore careers	23	25	25	27	-
<b>Working with the elderly *</b>					
Interested in encore careers	17	42	27	13	1
<b>Working in health care, such as at a hospital, hospice, or as a nurse</b>					
Interested in encore careers	17	27	27	29	-

\* Asked of one-half the respondents (FORM A).

\*\* Asked of one-half the respondents (FORM B).

(ASK ONLY OF CURRENTLY IN ENCORE CAREERS.)

20a. Now I'd like you to think about the reasons that you decided to continue to work for pay after retiring or making a change in your work. People might go into this type of a career for many reasons that are different for each person. For each of the following, please tell me how important a factor it was for you personally—very important, somewhat important, not too important, or not at all important?

(ASK ONLY OF INTERESTED IN ENCORE CAREERS.)

20b. Now I'd like you to think about the reasons that you might continue to work for pay in a job that allows you to help people after retiring from your main job or type of work. People might go into this type of a career for many reasons that are different for each person. For each of the following, please tell me how important a factor it would be for you personally—very important, somewhat important, not too important, or not at all important?

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF PEOPLE IN ENCORE CAREERS WHO SAY VERY IMPORTANT

	IMPORTANT FACTOR				
	Very	Somewhat	Not Too	Not At All	Not Sure
<b>You [wanted/want] to stay active, productive, challenged, and learning *</b>					
Currently in encore careers	68	28	3	1	-
Interested in encore careers	76	21	2	1	-
<b>You [wanted/want] to be able to find work that would allow you to take time off when needed for personal reasons *</b>					
Currently in encore careers	59	27	10	4	-
Interested in encore careers	70	24	4	2	-
<b>You [wanted/want] to be able to use your skills and experience to help others *</b>					
Currently in encore careers	55	36	7	2	-
Interested in encore careers	64	32	3	1	-
<b>You [needed/need] the income</b>					
Currently in encore careers	44	33	15	7	1
Interested in encore careers	39	37	16	7	1
<b>You [needed/need] the benefits, such as health insurance, drug coverage, or to increase your retirement funds</b>					
Currently in encore careers	42	23	16	18	1
Interested in encore careers	43	31	13	12	1
<b>You [wanted/want] to be around other people *</b>					
Currently in encore careers	41	39	15	5	-
Interested in encore careers	45	42	10	3	-
<b>You [wanted/want] to have greater meaning in your life and feel a sense of accomplishment **</b>					
Currently in encore careers	40	43	11	6	-
Interested in encore careers	51	37	8	3	1
<b>You [wanted/want] to improve the quality of life in your community or in society **</b>					
Currently in encore careers	34	45	15	6	-
Interested in encore careers	40	47	11	1	1
<b>You [wanted/want] to be able to find work that would allow you to work for part of the year, for instance, being able to have more time off in the summer **</b>					
Currently in encore careers	34	35	15	16	-
Interested in encore careers	44	38	12	5	1
<b>You [wanted/want] to work as part of an organization with a clear and important social purpose *</b>					
Currently in encore careers	30	42	19	9	-
Interested in encore careers	38	44	14	4	-
<b>You [wanted/want] to find work that you could do from home **</b>					
Currently in encore careers	18	22	27	32	1
Interested in encore careers	24	38	25	12	1

\* Asked of one-half the respondents (FORM A).

\*\* Asked of one-half the respondents (FORM B).

(ASK ONLY OF INTERESTED IN ENCORE CAREERS.)

21. Next I'd like to ask you about concerns some people might have about continuing to work for pay in a job that allows you to help people after leaving your main job or type of work. Please indicate how much of a concern each of the following would be for you personally.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY SERIOUS CONCERN

	SERIOUS CONCERN				Not Sure
	Very	Somewhat	Not Too	Not At All	
<b>I might not have the flexibility to work when I want to and take time off when I need to</b>					
Interested in encore careers	36	44	15	4	1
<b>It might not leave me time to do things I need to do, such as taking care of family members *</b>					
Interested in encore careers	30	41	24	5	-
<b>There might not be adequate health insurance benefits and pensions *</b>					
Interested in encore careers	29	30	23	18	-
<b>It might not leave me time to do things I want to do, such as travel, take courses, and do other things I have never had time for **</b>					
Interested in encore careers	22	44	23	10	1
<b>It might be hard to find this type of work</b>					
Interested in encore careers	20	40	28	11	1
<b>It might not pay the income I want or need</b>					
Interested in encore careers	18	38	32	11	1
<b>I might run up against age stereotypes and discrimination</b>					
Interested in encore careers	18	27	32	22	1
<b>Looking for a job would mean starting over—putting together a resume, facing possible rejection **</b>					
Interested in encore careers	14	23	37	25	1
<b>My health might make it difficult to do this type of work **</b>					
Interested in encore careers	13	20	35	31	1
<b>I would need to learn new technology and skills, or go back to school for certification</b>					
Interested in encore careers	11	26	38	24	1
<b>It would be hard to start over without the seniority and status I'm used to *</b>					
Interested in encore careers	10	22	41	26	1

\* Asked of one-half the respondents (FORM A).

\*\* Asked of one-half the respondents (FORM B).

(ASK ONLY OF CURRENTLY IN ENCORE CAREERS.)

22. Now I'd like you to think for a minute about the job you are now doing. Please indicate whether the following statements are true or false for you personally and the job you are doing now.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY DEFINITELY TRUE

	Definitely True	Mostly True	Mostly False	Definitely False	Not Sure
<b>I'm able to use my skills and experience</b>					
Currently in encore careers	61	32	5	2	-
<b>I feel good about what I'm doing</b>					
Currently in encore careers	60	35	4	1	-
<b>I have seen the positive results of my work, and I know I am making a difference</b>					
Currently in encore careers	54	40	5	1	-
<b>I feel appreciated on the job **</b>					
Currently in encore careers	48	42	7	3	-
<b>I'm learning new things **</b>					
Currently in encore careers	48	41	9	2	-
<b>I have developed a new community of friends and colleagues *</b>					
Currently in encore careers	41	41	12	5	1
<b>I still have time to do the other things that are important to me</b>					
Currently in encore careers	37	48	13	2	-
<b>I have been given the flexibility I need to work when I want to and take time off when I need to</b>					
Currently in encore careers	36	37	17	10	-
<b>I'm earning the income or benefits I need</b>					
Currently in encore careers	32	44	14	10	-
<b>When I started, I needed to learn new technology and skills, or I needed to go back to school for certification</b>					
Currently in encore careers	19	22	28	31	-
<b>I had difficulty finding the right job</b>					
Currently in encore careers	9	18	33	39	1
<b>I feel underutilized *</b>					
Currently in encore careers	8	18	32	41	1
<b>It is difficult to get used to less status and seniority *</b>					
Currently in encore careers	7	22	30	39	2
<b>I have encountered age discrimination</b>					
Currently in encore careers	6	9	26	59	-
<b>My health has made this work challenging for me **</b>					
Currently in encore careers	4	10	25	61	-

\* Asked of one-half the respondents (FORM A).

\*\* Asked of one-half the respondents (FORM B).

(ASK OF ALL CURRENTLY IN ENCORE CAREERS AND INTERESTED IN ENCORE CAREERS—ONLINE ONLY.)

23. Please indicate how persuasive you find each of these reasons for working for pay in a job that allows you to help people after you leave your main job or type of work.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF PEOPLE IN ENCORE CAREERS WHO SAY VERY PERSUASIVE

	PERSUASIVE				
	Very	Somewhat	Not That	Not At All	Not Sure
<b>You want to do work that enriches your life and makes a difference in other people's lives</b>					
Currently in encore careers	45	43	9	2	1
Interested in encore careers	43	44	10	2	1
<b>You want to keep working to stay active and connected with other people **</b>					
Currently in encore careers	44	41	11	3	1
Interested in encore careers	41	47	8	3	1
<b>You have valuable experience to share, and you want to use it to make a difference in your community *</b>					
Currently in encore careers	37	47	12	3	1
Interested in encore careers	36	45	17	2	-
<b>You want to do work at this stage in your life that leaves the world a better place for the next generation *</b>					
Currently in encore careers	37	41	17	4	1
Interested in encore careers	33	47	15	4	1
<b>Some people your age may see retirement as a time to relax and play golf but that's not you. You see this as a time for new challenges, new things to learn, and new ways to put your talents to work helping others *</b>					
Currently in encore careers	35	39	18	5	3
Interested in encore careers	30	43	21	5	1
<b>Working in a nonprofit organization might mean more flexible hours, a little bit of extra income, and the knowledge that you are doing something important to help others *</b>					
Currently in encore careers	33	42	17	6	2
Interested in encore careers	37	48	11	3	1
<b>You've learned a lot in your lifetime. It would be a shame to waste valuable experience in a world with so many needs **</b>					
Currently in encore careers	31	48	14	5	2
Interested in encore careers	28	48	18	4	2
<b>You always wanted to follow your passion to make this a better world, but things like kids, obligations, and mortgage payments got in the way. Now's your chance</b>					
Currently in encore careers	21	37	29	11	2
Interested in encore careers	23	40	27	8	2
<b>You see unsolved problems in society, and you want to pitch in **</b>					
Currently in encore careers	19	44	29	6	2
Interested in encore careers	17	44	31	7	1
<b>You want to be part of a bigger movement, joining millions of boomers who are working to leave the world a better place than they found it **</b>					
Currently in encore careers	18	37	30	12	3
Interested in encore careers	16	41	30	11	2
<b>A Detroit Board of Education employee in her 50s went back to school and became a critical care nurse. A car salesman started a nonprofit that helps poor people in rural areas get low-cost loans so they can buy the reliable cars they need to keep a job. A health care executive took a job at a homeless shelter. Join them.</b>					
Currently in encore careers	15	34	33	14	4
Interested in encore careers	14	40	32	12	2

\* Asked of one-half the respondents (FORM A).

\*\* Asked of one-half the respondents (FORM B).



(ASK OF ALL CURRENTLY IN ENCORE CAREERS AND INTERESTED IN ENCORE CAREERS.)

24. Getting near the end of the survey, please indicate whether you support or oppose each of the following ideas people have had to make it easier for people to change to a different type of work in the social sector.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE OF PEOPLE IN ENCORE CAREERS WHO SAY STRONGLY SUPPORT

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure
<b>Access to affordable health care</b>					
Currently in encore careers	82	15	2	-	1
Interested in encore careers	79	17	2	1	1
<b>An end to financial penalties for continuing to work while receiving a pension</b>					
Currently in encore careers	74	21	3	1	1
Interested in encore careers	72	19	4	3	2
<b>Online resources to help people learn more about how to locate opportunities and transition into them</b>					
Currently in encore careers	64	32	2	1	1
Interested in encore careers	64	31	3	1	1
<b>Accelerated education or retraining programs for experienced people interested in learning new ways to use their skills in work that helps their community</b>					
Currently in encore careers	62	34	3	1	-
Interested in encore careers	61	34	3	1	1
<b>Programs that help match people who want to transition to working for nonprofits and government agencies, with employers who are interested in these job seekers</b>					
Currently in encore careers	60	36	3	1	-
Interested in encore careers	59	34	3	2	2
<b>Services that aid people interested in making a career transition in their second half of life</b>					
Currently in encore careers	57	38	4	-	1
Interested in encore careers	56	37	4	1	2
<b>Midlife internships so people can try out new careers</b>					
Currently in encore careers	52	43	4	1	-
Interested in encore careers	55	39	4	1	1
<b>Loan forgiveness for people who need more education or retraining to work in areas of great societal need</b>					
Currently in encore careers	42	37	14	6	1
Interested in encore careers	45	36	12	5	2

(ASK ONLY OF INTERESTED IN ENCORE CAREERS.)

25. If changing careers were to require more training, such as getting a certification or going back to school, would this make you much more likely, somewhat more likely, somewhat less likely, or much less likely to consider changing your work?

	Interested In Encore Careers
Much more likely	13
Somewhat more likely	33
Somewhat less likely	42
Much less likely	9
Not sure	3

**FACTUALS: These last few questions are for statistical purposes only.**

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.4a.)

F1a. What type of work do you do?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Professional/manager	39	49	45	28
White-collar worker	35	39	39	29
Blue-collar worker	21	11	14	36
Farmer, rancher	1	-	-	1
Retired	1	-	-	1
Homemaker	1	-	-	2
Other	-	1	1	-
Refused	2	-	1	3

(ASK ONLY OF CURRENTLY IN ENCORE CAREER AND RETIREES WHO SAY YES IN Q.4a.)

F1b. What type of work did you do before you retired or switched careers?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Professional/manager	49	52	35	58
White-collar worker	26	28	32	19
Blue-collar worker	21	18	29	17
Farmer, rancher	1	-	-	3
Homemaker	1	1	1	-
Refused	2	1	3	3

(ASK ONLY OF RESPONDENTS WHO SAY YES IN Q.4a.)

F1c. How long have you been working at your current job?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
1 year or less	9	15	8	8
2 to 4 years	16	30	14	15
5 to 10 years	21	25	21	19
11 to 25 years	31	18	36	28
More than 25 years	22	12	21	28
Refused	1	-	-	2

(ASK OF RESPONDENTS WHO SAY YES IN Q.4a.)

F1d. How long do you expect to continue working at your current job?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
1 year or less	8	8	8	8
2 to 4 years	19	23	20	15
5 to 10 years	33	37	38	26
More than 10 years	33	31	32	36
Refused	7	1	2	15

(ASK OF RESPONDENTS WHO SAY YES IN Q.4a.)

F1e. How long do you expect to continue working at your current position?

	Currently In Encore Careers	Interested In Encore Careers
1 year or less	20	10
2 to 4 years	35	22
5 to 10 years	25	31
More than 10 years	14	29
Refused	6	8

F2. How old were you when you retired from your main job or type of work?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Under 40	5	10	7	4
40-49	16	23	19	13
50-59	46	48	46	45
60-69	26	15	22	30
70 or older	-	-	-	-
Not sure	7	4	6	8

F3. In recent years, how often would you say you have been doing volunteer work?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
A few times a month	32	34	32	32
A few times a year	25	30	30	19
Less often than that	33	36	36	30
Never (VOL)	9	-	2	18
Not sure/refused	1	-	-	1

F4a. Are you currently single and never married, married, separated, widowed, or divorced?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Single and never married	8	8	9	8
Married	70	69	69	71
Separated	3	1	2	4
Widowed	4	3	3	5
Divorced	12	15	14	10
Domestic/civil union/ unmarried partner	2	4	3	-
Refused/not sure	1	-	-	2

F4b. Do you have any children? If yes, are they still living in your home or do they live on their own?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Yes, live with me	31	35	37	25
Yes, live on their own	50	46	41	59
No children	18	19	22	15
Refused/not sure	1	-	-	1

F5. Since you left school, have you completed adult education or training courses?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Yes	66	76	75	55
No	34	24	25	44
Refused/not sure	-	-	-	1

F6. When it comes to your financial situation, which includes your income and total net worth, how confident are you that you'll be able to meet your needs in retirement without exhausting all your assets—very confident, fairly confident, not too confident, or not at all confident?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Very confident	20	17	16	24
Fairly confident	42	46	44	39
Not too confident	21	26	25	16
Not at all confident	14	11	14	16
Not sure	3	-	1	5

F7. Finally, which of the following is the best way to describe the area where you live—a city, a suburb, a small town, or a rural area?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
City	28	30	29	26
Suburb	32	42	39	24
Small town	22	18	20	24
Rural area	17	10	12	24
Not sure	1	-	-	2

F8. What is the last grade that you completed in school?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Less than high school	4	-	2	5
High school graduate	23	8	11	38
Some college/technical school	22	22	28	17
College/technical school graduate	34	37	37	30
Graduate school	16	30	20	9
Refused	1	3	2	1

F9. Regardless of how you may be registered, how would you describe your overall point of view in terms of the political parties? Would you say you are mostly Democratic, leaning Democratic, completely independent, leaning Republican, or mostly Republican?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Democrat	32	20	26	41
Republican	22	15	17	29
Independent	20	19	19	21
Not sure	26	46	38	9

F10. For statistical purposes only, would you please tell me whether your total household income from all sources for last year was less than twenty-five thousand dollars, between twenty-five thousand dollars and fifty thousand dollars, between fifty thousand dollars and seventy-five thousand dollars, between seventy-five thousand dollars and one hundred thousand dollars, or would the total be more than that?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
More than \$100,000	19	22	24	14
\$75,000 to \$100,000	16	19	18	13
\$50,000 to \$75,000	19	18	18	20
\$25,000 to \$50,000	18	16	15	21
Less than \$25,000	10	5	5	16
Refused/not sure	18	20	20	16

F11. If you don't mind my asking, for statistical purposes only, would you please tell me your age? (IF "REFUSED," ASK:) Well, would you please tell me which age group you are in?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers	
Under age 44	-	-	-	-	TERMINATE
44 to 50	31	24	35	29	
51 to 56	28	36	31	23	CONTINUE
57 to 62	21	24	19	22	
63 to 70	20	16	15	26	
71 or over	-	-	-	-	TERMINATE
Refused	-	-	-	-	

F12. For statistical purposes only, would you please tell me whether you are from a Hispanic or Spanish-speaking background? (IF NO, ASK:) What is your race—White, Black, Asian, or something else?

	ALL 44 TO 70 YEAR OLDS	Currently In Encore Careers	Interested In Encore Careers	Not Interested In Encore Careers
Hispanic	6	3	5	8
White	79	81	78	80
Black	8	3	8	8
Asian	2	3	2	2
Other	2	3	2	1
Refused/not sure	3	7	5	1

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Marc Freedman  
San Francisco  
June 2008

“To love what you do  
and feel that it matters—  
how could anything be  
more fun?”

Catherine Graham, poet

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