

**The New Face of Retirement: □
An Ongoing Survey of
American Attitudes on Aging**

**A SURVEY CONDUCTED FOR CIVIC VENTURES
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**BY
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From July 22 to 31, 2002, Peter D. Hart Research Associates conducted a national survey for Civic Ventures among 600 Americans age 50 to 75, including 300 regular volunteers and 300 non-volunteers. Volunteers were weighted to their proper proportion (25%) within the sample to calculate older American totals. For the purpose of this research, older American volunteers are defined as individuals who commit at least five hours each week to an organized community activity. The margin of error is $\pm 4\%$ for the overall sample of older adults and higher for specific subgroups. In addition, Hart Research conducted a focus group among opinion leaders in the Washington, D.C., area in July 2002, on the role of volunteerism in retirement.

INTRODUCTION

Spurred in part by September 11, and despite the economic downturn, older Americans are dedicating significant time to volunteerism. Instead of feeling discouraged, Americans age 50 and over are devoting increasing amounts of time to improving their communities.

Although they see these as tough times for the country and for themselves, they feel motivated to make a difference. More than half of older Americans report spending some time helping their community in the past three years, and a quarter of them are truly dedicated to doing so and report that they regularly spend at least five hours a week engaged in volunteerism.

Beyond simple acts of kindness, to them volunteerism means committing a significant amount of time to help a church, charity, or other non-profit group fill a community need.

This definition of volunteerism is part of an important larger trend, and a new way of looking at retirement for this generation of Americans. No longer content to use their retirement time to relax, older Americans desire to “begin a new chapter in life by being active and involved.” Many are finding that the most obvious fit for their search is participation in activities that fill both their need to be involved and their desire to help others.

In an era when medical researchers, nutritionists, and sociologists constantly are reporting their latest findings on what it takes to live longer, there is one important trend they probably have not noticed: volunteerism. Older Americans also are finding that volunteerism helps them have a more positive attitude and healthier outlook. Volunteers are

substantially more likely to say that they feel optimistic about their future, productive, supported by friends, empowered to improve their community, and motivated to help others. These are all factors identified in other studies as indicators of healthy lifestyles.

While the country already has much to thank older Americans for, they stand ready to offer even more expertise and assistance. The findings suggest that if small incentives were offered for service, the number of older American volunteers would nearly double.

Consistent with Washington’s heavy focus on finding a way to provide prescription-drug benefits for seniors, this type of benefit is the single-most desirable incentive, although many older Americans say that they would be willing to dedicate their time without regard to compensation.

A majority of older Americans support government involvement in helping to offer these incentives: more than half of both volunteers and non-volunteers say that the government should do more to be involved.

FINDINGS

MOTIVATED BY TOUGH TIMES, OLDER AMERICANS SHOW A DEDICATION TO MAKING A DIFFERENCE

Older Americans, like the rest of the public, believe that the world is a tougher place to live in today than it was just a few years ago. Like the generations before them, older Americans face a multitude of challenges as they grow older, including terrorist attacks, a war, a stock market with erratic declines, and a shaken faith in trusted institutions, from accountants to the Catholic Church.

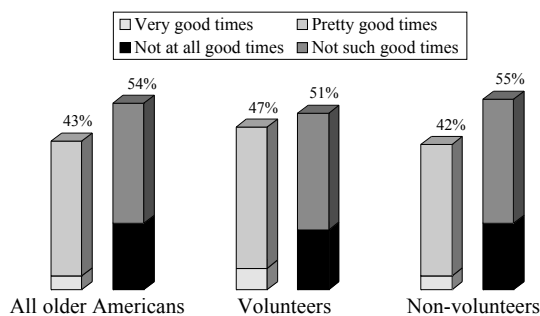
The September 11 attacks mark a turning point in the lives of many Americans, and older Americans are no exception. In a poll conducted for NBC News and *The Wall Street Journal*, three in ten (30%) older Americans said in the days following the attacks that they were either directly affected, meaning they feared for a friend or family member, or indirectly affected, meaning someone they knew feared for a friend or family member. Seven in ten (70%) said that they felt touched as Americans.

The economy, already in decline before September 11, continues to show few signs of recovery. Economic downturns always hit older Americans hard, as many depend on money saved and invested to sustain them through retirement. In a more recent NBC News and *Wall Street Journal* study, more than half (53%) of Americans age 50 and over expressed dissatisfaction with the state of the U. S. economy today, and nearly

four in ten (37%) expressed dissatisfaction with their own economic situation.

Older Americans See Tough Times For The Country

Thinking about the country as a whole, I generally feel these are:



Indeed, when older Americans sit back and reflect on the direction the country is taking today, more and more are saying that these are not such good times. In 1999, only a third (33%) of older Americans felt that times were not so good, or not good at all. In 2002, more than half (54%) take that pessimistic view. Just 4% of older Americans say that these are very good times for the country. Older Americans look with the same perspective on their own lives. Fewer than one in five (18%) Americans age 50 and over say that this is the best time of their lives, while more than two in ten (43%) say that this is just an okay or a bad time.

Despite all this negative news, older Americans are giving back to their communities in record numbers. Rather than feeling defeated by the times, they stand determined to make a difference; rather than feeling content to spend their retirements in relaxation, they feel committed to improving their world. In a direct response to

PROFILE OF OLDER AMERICAN VOLUNTEERS

Education—Three-quarters (74%) have some education beyond high school, including one in four (45%) who have a college education or more.

Marital Status—Slightly fewer than seven in ten (68%) are married; about one in six (12%) are widowed and one in five (14%) are divorced or separated.

Income—More than two in five (46%) have an annual household income over \$40,000; one in four (24%) have an income between \$20,000 and \$40,000; 10% have an income under \$20,000.

Profession—Four in ten (43%) either worked or are working in a professional or managerial career; one in four as white-collar (23%) or blue-collar (25%) workers.

September 11, two in five (40%) older Americans say that the attacks have made them more likely to volunteer. When it comes to the current stock market decline, only one in ten (11%) older Americans say that economic conditions have made them less likely to donate their time. This willingness to continue giving time to others is particularly significant for this generation, given their reliance on fixed incomes.

Significantly more than half (57%) of Americans over age 50, retired and not, report having volunteered in the past three years. A quarter (25%) of older Americans devote at least five hours a week to volunteer work, or work to improve their communities. Importantly, the time that these Americans spend volunteering is not just helping neighbors or assistance provided on their own. It is essential for this generation to work with an organized group

such as a church, charity, nonprofit, or other public service institution. Older Americans still participate in personal acts of kindness, but in today's world, community improvement is consequential enough to warrant long-term involvement and regular commitment.

Thinking about their plans for the future, more than a third of older Americans say that volunteer work or work to improve their communities will be a very important part of their retirement. More than half (56%) say that civic engagement will be at least a fairly important part of retirement.

The kinds of volunteer activities enjoyed by older Americans reflect their diverse talents and interests, but those that have the greatest appeal help real people deal with real problems. Older Americans feel drawn toward working with children (35% most enjoyable), religious organizations (33%), other seniors (23%), and at hospitals (15%). The common thread to these activities is simple. These Americans want to help on a one-to-one basis, where they can see the fruits of their labor. Societal causes, such as politics, the environment, and homeland security, are less appealing.

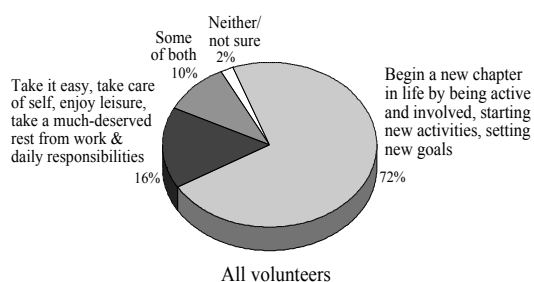
THE ROLE OF VOLUNTEERISM IN AMERICA

For this generation of older Americans, volunteerism is about something much more substantial and real than taking up time in their day. Civic engagement is not just about filling time, instead, it is about filling a need, their need to both make a difference and be involved. This attitude about volunteering is

part of a new approach to retirement. For past generations, retirement began only when work was no longer possible, and it meant a time to take it easy. Today's older Americans are retiring earlier and living longer, leaving them more time to begin a new chapter in their lives.

Volunteers See Retirement As A New Chapter

Beyond spending time with family/friends, retirement is a time to:



Most older Americans choose to take advantage of that opportunity. Three in five (59%) older Americans, and seven in ten older American volunteers (72%), say that from their point of view, retirement is “a time to be active and involved, to start new activities, and to set new goals.” Just a quarter (24%) of all older adults and 16% of older adult volunteers say that retirement is a time to enjoy leisure activities and take a much deserved rest.

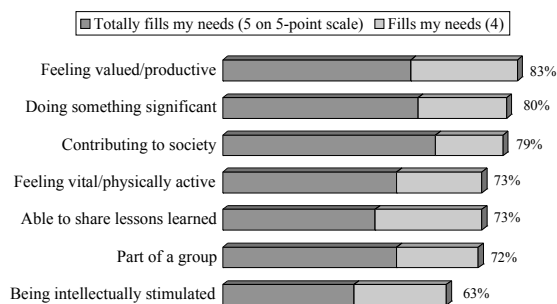
In fact, one in five (21%) current retirees and two in five (39%) who are still working say that they are either already working another job or plan to start another job after they retire. The motivation for these older Americans to work in their retirement is not an economic necessity. This generation of Americans wants to stay involved with other people (18% of retirees, 7% of workers), and stay active and productive (46% of retirees, 39% of workers).

This outlook means that many Americans age 50 and over are looking for meaningful activities, and they are finding them through community involvement. When it comes to the types of things that older Americans consider important, they place a priority on the kinds of intangibles that volunteerism provides. Far and away the more important measurement of fulfillment and satisfaction for older Americans is having something significant to do with their time (8.3 mean on a ten-point scale). Again, it is not enough to just have something to do—the significance of the activity matters.

Americans age 50 and over also consider feeling vital and physically active (8.1 mean), being intellectually stimulated (8.0 mean), and working as a part of a group of people with a clear and important purpose (6.9 mean) very important elements of happiness in their later years. On more specific measurements of the importance of giving back in retirement, many older adults say that being able to share the lessons they have learned (8.1 mean), feeling valued and productive (7.9 mean), and contributing to society (7.4 mean) are important elements of their satisfaction with life.

In each of these cases, older American volunteers say that their needs are filled by participating in community activities. Thinking about the kinds of civic engagement that they participate in, four in five (80%) volunteers say that their need for something significant to do is filled by volunteering.

Volunteering Fills Older Americans' Needs



Likewise, older American volunteers can count on community involvement to fill their needs for feeling vital and physically active (73%), being intellectually stimulated (63%), and working as part of a group with a clear and important purpose (72%). Even more relevantly, these volunteers say that giving back gives them the chance to feel valued and productive (83%), contribute to making a difference (79%), and share lessons they have learned (73%).

This generation of Americans is clear in their intent, and purposeful in their pursuit of ways to use their retirement not just for their own betterment, but to the benefit of their entire community.

VOLUNTEERISM PROMOTES HAPPIER, HEALTHIER OUTLOOKS AMONG OLDER AMERICANS

Several studies in past years have offered evidence that positive outlooks on aging and life in later years contributes to the health and productivity of older adults. Most recently, a study conducted jointly by Yale University and Miami University of Ohio contends that Americans over age 50 who

think positively live an average of seven and a half years longer than those with less positive perspectives. If this is true, older American volunteers can look forward to long and productive lives.

Throughout this survey, older Americans who volunteer regularly consistently display a happier and healthier outlook than older Americans who do not volunteer. On the simplest test of their viewpoint on aging, volunteers are ten points more likely to say that they feel optimistic about their future. Six in ten (61%) volunteers say they feel optimistic very often, while only half (51%) of non-volunteers say the same. Similarly, volunteers are 15 points more likely to say that they feel productive, and like they are accomplishing a lot.

In other commonly cited indicators of well-being, volunteers are more likely to say that they very often feel as though they have close friends whom they can count on (73% to 67%), they enjoy spending time pursuing a hobby (58% to 51%), and they are working as part of a team (59% to 44%).

Volunteers are also more likely to feel that they have the power to make a difference and to believe in their potential to make changes for the better. Not surprisingly, older Americans who volunteer are 18 points more likely than non-volunteers to say that they very often feel motivated to improve the lives of others. They are 20 points more likely to say that they very often feel as though it is in their power to improve the lives of others and their community.

In terms of negative statements about their lives, volunteers are *less* likely to say that the statements apply to them. Volunteers are five points less likely to feel restricted by their health and physical condition. More importantly, volunteers are four points less likely to say that they very often feel as though their skills are no longer valued.

Although these survey findings cannot prove that volunteerism causes older Americans to think more positively, they certainly suggest that there is a strong correlation between volunteerism and healthier outlooks. The same values that promote health and happiness among older Americans are the values inspired by volunteering and civic engagement.

VOLUNTEERISM IN AMERICA IS HEALTHY AND STRONG

VOLUNTEERS HOLD POSITIVE, HEALTHY ATTITUDES

Optimism—61% of volunteers very often feel optimistic about their futures.

Productivity—63% of volunteers very often feel that they are productive and accomplishing a lot.

Social life—73% of volunteers very often feel as though they have close friends on whom they can count and with whom they enjoy spending time.

Hobbies—58% of volunteers very often feel as though they enjoy spending time pursuing a special interest.

Empowerment—50% of volunteers very often feel as though it is in their power to improve the lives of others and their community.

Teamwork—59% of volunteers very often feel as though they are working as part of a team.

Fitness—Only 19% of volunteers say that they very often feel limited in their activities by their health or physical condition.

America's public service and non-profit organizations should have much pride with their success in offering this generation significant opportunities for community involvement. Half (49%) of all older Americans and seven in ten (71%) volunteers say that it is very easy for them to find volunteer activities that they find satisfying and challenging. Considering sheer number of volunteers, this is no small feat.

For most older American volunteers, a significant activity involves employing some kind of skill. Although they show a willingness to pitch in wherever there is a need, more than half (57%) prefer to be involved in some way that takes advantage of their skills. Churches, charities, and non-

profits are meeting this desire. Nearly seven in ten volunteers say that most volunteer opportunities are right at their skill level.

As further testimony to the success of America's volunteer groups, the vast majority (89%) of older American volunteers say that they get at least quite a bit of satisfaction from their work to improve their communities. Two in five (41%) volunteers say that they get a tremendous amount of personal satisfaction from their involvement.

All that being said, this generation of Americans still offers an enormous untapped resource for the country. An additional pool of older American volunteers is waiting to be engaged, poised to dedicate significant amounts of time to improving the lives of others.

The survey findings show that if older Americans received a small incentive for their service, an additional 21% of Americans age 50 and over would commit at least *five hours* a week to service. This would nearly double the current older American volunteer force, from 25% to 46%. In fact, with a small incentive, nearly one in three older Americans that say they would be willing to devote *15 hours* a week or more to a service activity.

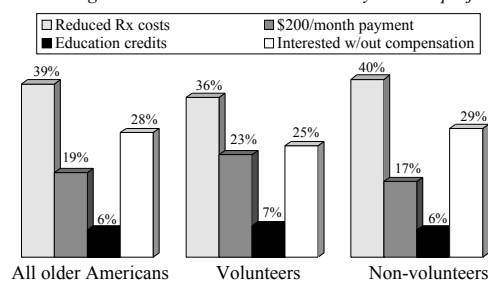
Underscoring the importance of the prescription-drug legislation under debate in Congress, the single-most important incentive for older Americans is a prescription-drug benefit. Fully two in five (40%) non-volunteers who are interested in volunteering at least 15 hours a week name prescription-drug benefits as their most

desirable incentive. Considerably smaller numbers prefer a two-hundred-dollar monthly stipend (17%) and education credits (6%). Nearly one in three (29%) interested non-volunteers express interest without regard to the compensation they would receive.

These kinds of benefits would most likely require government involvement, and indeed, a majority of older Americans

Prescription Drug Benefits Top List Of Possible Incentives

Which benefit would you most want to receive in exchange for volunteering about 15 hours/week to community service projects?



support that kind of role for the government. Fifty-two percent of Americans age 50 and over believe that the government should do more to be involved and fund programs that provide volunteer and community involvement opportunities for older adults.

The potential of a service corps of this size is nearly unlimited. Older Americans are already proving the importance of volunteer contributions, both in their own lives, and in the lives of others. An enhanced volunteer base of this magnitude offers an incredible opportunity for the country, particularly in this era of uncertainty.

A NEW PRIORITY FOR RETIREMENT: SUMMARY OF OLDER AMERICANS AND COMMUNITY SERVICE

1 OLDER AMERICANS SEE THESE AS TOUGH TIMES. Americans age 50 and over feel deeply affected by the September 11 attacks and the economic downturn. More than half now say that these are not such good times or not good times at all, compared to only a third who said the same three years ago.

2 THE TOUGH TIMES MOTIVATE VOLUNTEERISM. Older Americans are not giving up. Instead of turning inward to help themselves, they are turning outward to help others. More than half have spent some time in the past three years volunteering, and a quarter spend at least five hours a week.

3 INCREASED VOLUNTEERISM IS PART OF A NEW WAY TO LOOK AT RETIREMENT. More than ever, older Americans are looking at retirement as a new chapter in their life, and they are looking for significant ways to spend their time. Volunteerism offers a way to fill their own needs, and the needs of others at the same time.

4 VOLUNTEERISM FILLS IMPORTANT NEEDS FOR OLDER AMERICANS. Volunteerism not only provides a meaningful way to spend their time, it also presents a means for older Americans to feel vital and physically active, intellectually stimulated, and part of a group with an important purpose.

5 VOLUNTEERS TEND TO HAVE HEALTHIER ATTITUDES. Recent research has shown that older Americans with more positive outlooks may also be healthier in general. Volunteers are more likely to say that they feel optimistic, productive, and as though they are accomplishing a lot.

6 ORGANIZATIONS DO A GOOD JOB OF PROVIDING OPPORTUNITIES FOR COMMUNITY INVOLVEMENT. America's public service organizations can be proud of the opportunities they provide for older Americans. Most older Americans say that the activities available to them allow them to use skills, and leave them with a tremendous sense of personal satisfaction.

7 ROOM REMAINS FOR THE GOVERNMENT TO DO MORE. Although older Americans are dedicating more time than ever to community service, the older American volunteer work force would nearly double if small incentives were offered. A majority of older Americans supports government involvement to help fund these incentives and offer more opportunities.

8 PRESCRIPTION-DRUG BENEFITS TOP THE LIST OF INCENTIVES TO VOLUNTEER. Prescription-drug benefits are the single-most attractive incentive for older Americans. Smaller proportions would be interested in a stipend and education credits. Many say they would volunteer without regard to compensation.