

RECASTING RETIREMENT

NEW PERSPECTIVES ON AGING AND CIVIC ENGAGEMENT



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Founded in 1998, Civic Ventures is a nonprofit organization dedicated to transforming the aging of America into a source of individual and social renewal.

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“The best way to predict the future
is to create it.”

—Peter Drucker

AMERICA IS IN THE MIDST OF A DEMOGRAPHIC REVOLUTION. As a vast new generation of women and men move past midlife, their numbers will swell to unprecedented proportions, and they will help redefine what it means to grow older in this country. Spending three decades or more in the phase that used to be known as retirement, enjoying prolonged physical and mental health, and boasting educational levels far in excess of older people even a generation back, these individuals constitute an extraordinary—and largely untapped—social resource.

If we can motivate them to apply a portion of their newfound time and accumulated experience toward public service—helping to fill some of the most urgent needs in our society—the result would be a windfall for American civic life in the 21st century.

While the prospect of greatly enhanced public service by the fastest growing segment of the population is enormously appealing, a significant gap continues to exist between promise and practice. How might this gap be closed? Part of the answer resides in creating more compelling opportunities for individuals to apply their energy and skills to service. Just as important is our ability to tell a new story about the nature and value of public service in later life—to talk to these individuals in a way that gets past the musty notion of “senior volunteerism” that has long prevailed, and speaks to their desire not only to find new meaning and purpose, but to have a real impact on their community.

In short, we need to do a better job of understanding what is on the minds of retirees and what they might be looking for in new kinds of civic engagement. Toward this end—and with funding from the Helen Andrus Benedict Foundation—we set out to conduct systematic market research targeted to Americans age 50 to 70. What follows is a summary of that research and what was learned from it.

THE OBJECTIVES

Specifically, this inquiry was designed to provide insights into how Americans are experiencing retirement, and what role language, concepts, and programs can play in attracting this growing population to public service.

Focus group research was conducted among a cross-section of retirees in terms of age, gender, and socioeconomic status in Chicago, San Diego, and Danbury, Connecticut. All the respondents were retired by choice, not because of illness or job loss. In addition to the groups, four in-home, in-depth ethnographic (lifestyle) interviews were conducted—two on the East Coast and two on the West Coast.

Our team used a proprietary research procedure called 360 Probes[®], and began by generating dozens of statements regarding retirement. These statements, mostly in the first person, were presented to the retirees who then rated them according to their degree of agreement. This procedure tends to get beyond socially acceptable responses—in this case, “Retirement is great...”—and starts to delve into the more complex and sometimes hidden retirement experiences. Prior to the groups, an expert “communicator” panel also developed experimental language and strategies to be used in the exploration.



Alex Harris

“I’m FREE now!!”

—Retiree

THE GOOD WITH THE BAD

Retirement is a time of conflicting emotions. This was a common theme across groups, across geographies. On the one hand, retirees expressed feeling an exhilarating, newfound sense of freedom, while on the other hand, they admitted to unsettling feelings of loneliness and loss of purpose.

THE EXHILARATION

To get up when you want to and choose how to spend your days; to take the time doing the things you want to do instead of rushing from one demand to another; to be available for your loved ones; to take care of yourself, for a change... These are the freedoms of which retirees spoke glowingly. Former executives along with laborers agreed that retirement afforded them the opportunity to switch the locus of control back to themselves; no longer were they driven from the outside.

THE LOSS OF THE PURPOSEFUL RELATIONSHIP

While extolling their freedom, these individuals also conceded that they experienced an inexplicable loneliness, a loneliness that was felt even though many enjoyed active social lives. This contradiction became clear when the retirees explained that what they missed was a particular kind of relationship—one linked to purposefulness. In other words, they

missed the kinds of relationships that were formed at work. What they no longer possessed was the experience of working together to solve problems, shared experiences throughout the day, and the camaraderie that came so naturally when purposes were linked.

So when the long-awaited, cherished freedom finally comes, it is accompanied by a loss of purpose, wholeness, and connectedness. Retirees feel they are no longer at the center of things. Their children have grown, spouses are often well established in their own identities, and the sense of belonging and identity that came with work are no longer part of their lives.

How does one cope with the profound loss of the purposeful relationship? Unfortunately, most retirees were unable to recreate these bonds. They resigned themselves to thinking they would never again feel that kind of collective energy. Instead of filling the void, they surrounded it with near frenetic activity and retreated into denial.

THE ROAD TO PUBLIC SERVICE

How do these experiences relate to the appealing objective of engaging these retirees more significantly in public service?

While some may be called to service by the simple urgency of the need, the mindset of the wider

“I love the time I have to myself, but I still have lots of ideas and there’s no one to tell.”

—Retiree



Alex Harris

retiree population must be taken into account in any call to service: If our research is indicative of the broader circumstances, then these individuals are fiercely protective of their newfound freedom; they've mythologized retirement as a time of idyllic pleasures; and they are prone to distract themselves from the void they feel. These are all roadblocks to potential service. To overcome these obstacles, one would need to develop language and concepts that acknowledge who and where the retirees are now and that appeal to who and where they would like to be.

FINDING THE APPEAL...

Motivational statements that resonated with retirees included:

- **HAVING MORE CONTROL OVER ONE'S LIFE, MORE FREEDOM, AND MORE TIME FOR PERSONAL PURSUITS.** Not having to work for someone else is a universal plus for retirees, however, it also may be a barrier to public service if that service compromises their sense of being in control of their own time.
- **THE NOTION OF LIFE AS A JOURNEY WITH A FUTURE.** This idea suggests that life is a continuum rather than a series of sections with finite beginnings, middles, and—most of all—ends. Obviously, then, it would be appropriate to avoid the idea of mortality or of labeling this time in a comparative way to earlier phases.
- **CONTINUED PARTICIPATION IN LIFE IN THE FORMS OF LEARNING, GIVING BACK, OR MENTORING.** The idea of sharing what they have learned from

experience and with maturity is something that carries wide appeal.

- BEING PART OF SOMETHING "LARGER." Positive reactions to statements about working with a team to address social issues clearly point to the fact that retirees believe in the power of groups as agents of social change. Perhaps even more importantly, being part of something bigger holds out the promise of recreating the purposeful relationships that retirees miss so dearly.

THESE INCLINATIONS WERE REFLECTED IN STATEMENTS SUCH AS...

- "Retirement is really the first time in my life I can take control of what I do. My job is no longer in charge of my future. I am."
- "My dream for retirement is being able to relax and enjoy myself."
- "As I get older, I'm starting to feel freer. It's liberating in a way."
- "One of the best things you can do is to teach others what you know."
- "I'd like to apply the skills and knowledge I've acquired over a lifetime and use them to help someone."
- "I used to think getting older was a destination you eventually reach. Now I think of it as a journey."
- "I like to think of myself retiring TO something as opposed to retiring FROM something."
- "I would love to be part of a movement to make a difference, something bigger than just one person doing their best."



Alex Harris

“You get to broaden
your horizons now.”

—Retiree

AVOIDING THE ROADBLOCKS...

It is just as important to know what *not* to say to retirees as it is to know what *to* say. The statements that were least appealing fell into two categories:

- STATEMENTS THAT HAD ANYTHING TO DO WITH PHYSICAL LIMITATIONS OR THE FINITENESS OF LIFE. In general, no one at any age likes to think in terms of limitations.
- STATEMENTS THAT SUGGEST A FEAR OF BEING DISMISSED OR CONCERNS ABOUT NOT HAVING ENOUGH TO DO. Although one might assume those fears are real, respondents did not appreciate seeing them in black and white.

THESE INCLINATIONS WERE REFLECTED IN STATEMENTS SUCH AS...

- “How I feel on the inside is much more important to me than how I look on the outside.”
- “When your body slows down, it gives a chance for your spirit to shine through.”
- “Retiring is like starting a third life.”
- “I think of my life as a third age, different and even better than when I was a child and a young adult.”
- “The worst part of retirement is the feeling that I’m accomplishing nothing.”
- “What scares me most about retirement is that I will be dismissed, that I will not be thought of as useful anymore.”

HOW RETIREES LIKED TO BE CONSIDERED

Along with motivational statements, the older men and women queried also selected among descriptors that characterized them and their stage of life. Once again, there were clear preferences suggesting the language that should be used when calling on them to serve.

PERSONAL DESCRIPTORS

The descriptors that seemed to be most relevant and appealing to people had less to do with age than with credibility and the acknowledgement of accumulated wisdom and life experience. The most attractive of these descriptors included:

- The Experienced
- Advisors
- Coaches
- Wise Ones

The descriptors that retirees found least appealing were viewed as being much too connected to age. The notion of life being carved into sections is offensive and off-putting to most retirees. They included:

- Elderly
- Third Agers
- Third Actors
- Retired People
- Older Boomers
- Older People



Alex Harris

Call me a *master*,
not a *senior citizen*.

STAGE IN LIFE DESCRIPTORS

The most appealing descriptors in this category suggested future possibilities, not the prospect of growing older:

- The Giving Years
- My Years
- The Next Stage
- The Next Step

The least appealing stage in life descriptors suggested a beginning, middle, and end of life:

- The Third Age
- The Third Life
- The Last Third
- The Second Half
- Later Life
- Second Adulthood
- Part II

Some phrases divided along socioeconomic or age-related lines. Those who were older and from a lower socioeconomic status preferred:

- Golden Years
- Retirement
- Maturity

NAMING THE RETIREMENT “MOVEMENT”

The most appealing name for such a “movement” was THE BRIDGE. That name suggests a connection between two interdependent parties as well as performing a necessary and vital function in communities. Other names that evoked positive responses were:

- o Reconnecting
- o Renewal
- o Restarting Yourself
- o The New Way

VISUAL CUES

The respondents were given stacks of magazines from which they were asked to create collages that best described their feelings about retirement. They tended to gravitate to more uplifting pictures full of color and hope. There was a strong emphasis on scenes that showed camaraderie. In fact, the same Maxwell House coffee ad that pictured an older adult couple involved in a group project recurred in almost every collage.



WHAT DOES IT ALL MEAN?

This study has identified strategies, messages, and language that can begin to reconceptualize retirement and help us think differently about mobilizing the vast and growing retirement population into civic action.

In thinking about doing so, a set of key messages are worth our serious consideration.

These include:

- LIFE IS A CONTINUING JOURNEY with never-ending opportunities to learn, give, and grow.
- NEW BRIDGES ARE BEING BUILT...from generation to generation, from skill to need, from interest to opportunity. We all need to be part of that process.
- YOUR EXPERIENCE, WISDOM, AND TALENT are needed and will be valued.
- YOUR FREEDOM AND AUTONOMY will not be compromised.
- YOU KNOW WHAT YOU HAVE TO OFFER. We can help you find an outlet.

AND MOST IMPORTANTLY...

- EXPERIENCING THE UNIQUE SATISFACTION OF “RELATIONSHIPS WITH A PURPOSE” need not be gone forever. You have another chance!



“THE GREAT USE OF LIFE IS TO SPEND IT FOR
SOMETHING THAT WILL OUTLAST US.”

—WILLIAM JAMES

