

Encore Career Choices:

Purpose, Passion and a Paycheck In a Tough Economy

A MetLife Foundation/Civic Ventures Report
Based on Research by Penn Schoen Berland

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For a detailed research methodology report and topline results, go to www.encore.org/research.

Introduction

Tens of millions of Americans in their 40s, 50s and 60s are making decisions about their next stage of work. The choices these baby boomers make – and the choices available to them – will shape not only their own lives, but the lives of their communities and the nation for decades to come.

One choice for the next stage is an encore career, an emerging category of late-career work that recognizes that what many people want from work changes after midlife. In their new stage of life, many want work that has deeper personal meaning and that connects them to something larger than themselves.

A new MetLife Foundation/Civic Ventures study suggests that as many as 9 million people between ages 44 and 70 are already in encore careers that combine, in varying proportions, purpose, passion and a paycheck – and another 31 million are interested in joining them.

The survey shows that the fragility of current employment and the scarcity of new job openings, along with disappearing pensions and volatile stock and real estate values, have tempered the expectations of many people who are otherwise disposed to make such a change. Half of Americans between 44 and 70 (51 percent) say they are very concerned that the state of the economy makes this a difficult time to make a change to an encore career.

Yet, the survey also points to resilience, persistence and unwillingness to give up on efforts to create a better world for future generations.

In spite of the tough economy, one in four (27 percent) of those interested in encore careers say they are very likely to make the switch in the next five years.

And, contrary to stereotypes about boomers, concern about future generations is high. Nearly three in four respondents (73 percent) expect that children in the U.S. will grow up to be worse off than people are now. Nearly as many (70 percent) say it is very important to them personally to leave the world a better place.

The talent and experience represented by those 44 to 70 are significant to the economy overall, but especially to the public and nonprofit sectors. Those in encore careers now perform an estimated 16.7 billion hours of labor each year in education, health care, government and nonprofit organizations. Just for comparison, that's more than double the 8.1 billion hours provided each year by volunteers of all ages.

Those who want encore careers seek opportunities to use existing skills in new ways, to continue learning and being challenged and to have a positive impact on communities. Those who are interested in encore careers also want to work with and help others, and gain a sense of meaning and accomplishment.

One choice for the next stage is an encore career, an emerging category of late-career work that recognizes that what many people want from work changes after midlife.

Is that goal a practical one? Among those interested in encore careers, nearly three in five (58 percent) of those with an opinion see an encore career as a fully paid job that can enhance their income security.

If the tens of millions of Americans interested in encore careers are indeed able to make the transition, they will comprise a new and powerful workforce for social good at a time when social needs are growing and challenges are multiplying. Their success would also establish the encore stage of life as a time for baby boomers and the generations that follow to take on new, purposeful work that improves the quality of life for all Americans.

Methodology

Encore Career Choices: Purpose, Passion and a Paycheck in a Tough Economy is the second in a series of three Civic Ventures reports funded by MetLife Foundation and based on research conducted by Penn Schoen Berland from June to October 2011.

The research for this report consists of two separate quantitative surveys:

- A nationally representative telephone survey of 930 Americans ages 44 to 70 from June 16 to June 30, 2011, which included 85 people currently in encore careers, 285 people interested in encore careers and 534 people not interested in encore careers. The sample was based on a list provided by the well-respected national list management firm Epsilon Data Management and included both landline and cellular numbers. The margin of error for the total sample is ± 3.21 percent at the 95 percent confidence level and larger for subgroups.
- An online survey of 1,408 Americans ages 44 to 70 from September 6 to September 23, 2011, which included 253 people currently in encore careers, 836 people interested in encore careers and 296 people with moderate interest in encore careers. The sample was provided by Authentic Response, a widely used online survey vendor with a database of more than 4 million respondents. The additional online interviews delved into the topic of encore careers in greater detail. The margin of error for the total sample is ± 2.61 percent at the 95 percent confidence level and larger for subgroups.

If the tens of millions of Americans interested in encore careers are indeed able to make the transition, they will comprise a new and powerful workforce for social good at a time when social needs are growing and challenges are multiplying.

The first report, *Encore Entrepreneurs: Creating Jobs, Meeting Needs*, based on an online survey of 400 potential entrepreneurs ages 44 to 70, was released on November 8, 2011, and is available at www.encore.org/research. The third report, which will focus on transitions to encore careers, will be published in early 2012.

Abundant Talent

Those currently in encore careers and those interested in encore careers represent a huge and motivated group of experienced adults seeking to work in new ways and to new ends, while still making ends meet.

As many as 9 million people, or 9 percent of all Americans ages 44 to 70, are currently in encore careers, having made major career changes after age 40, or returned from retirement to work full time or part time in a range of social-purpose fields. The number of people in encore careers has increased slightly through the economic downturn. A 2008 study, the *MetLife Foundation/Civic Ventures Encore Career Survey*, was the first to count those in encore careers and estimated the number of people in encore careers at 8.4 million.¹

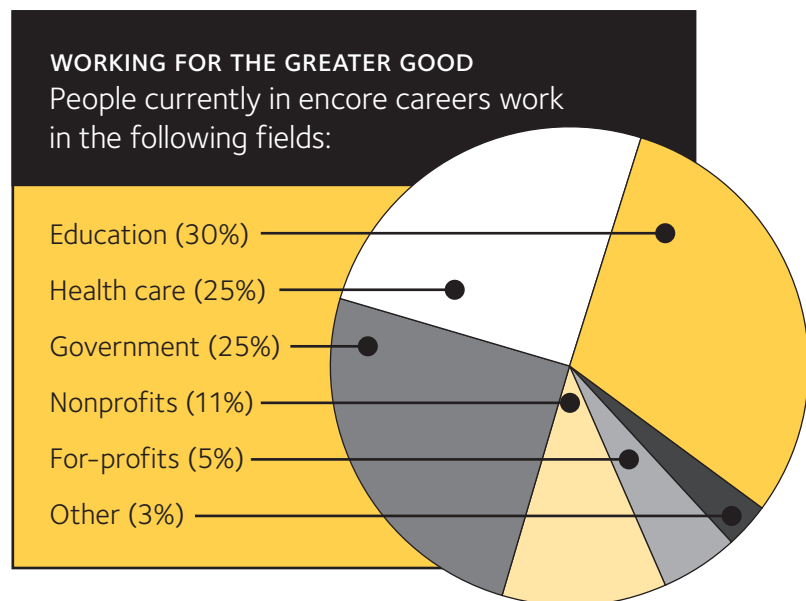
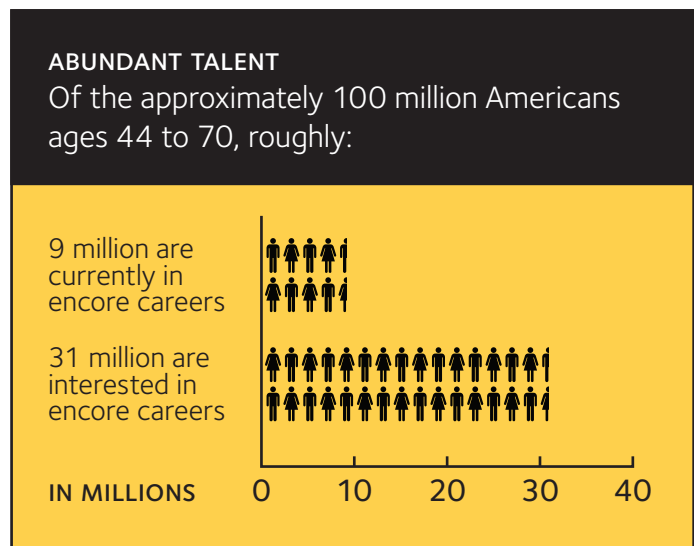
These findings reinforce a recent analysis of Health and Retirement Study data by the TIAA-CREF Institute, which determined that one-third of all people between 59 and 69 are working at something different than their earlier career.²

All told, Americans in encore careers may provide as many as 16.7 billion hours of labor each year.³ Just for comparison, that's more than double the 8.1 billion hours provided each year by volunteers of all ages.⁴

People currently in encore careers are working in education (30 percent), health care (25 percent), government (25 percent) and nonprofit organizations (11 percent). On average, they expect to continue in these roles for 11 more years.

They bring to their encores lifetimes of experience. By their own accounts, many are expert in team leadership and organizational management (31 percent); office administration (29 percent); human services, such as counseling, coaching and teaching (22 percent); and program management and sales (both at 16 percent). As many as four in five (80 percent) have experience managing others.

There's an even larger potential pool of talent in the pipeline. As many as 31 million others (31 percent) ages 44 to 70 are interested in launching their own encore careers. As many as 11 million of them (11 percent of Americans in that age group) say they are very likely to make the transition to their social-purpose encore careers in the next five years.

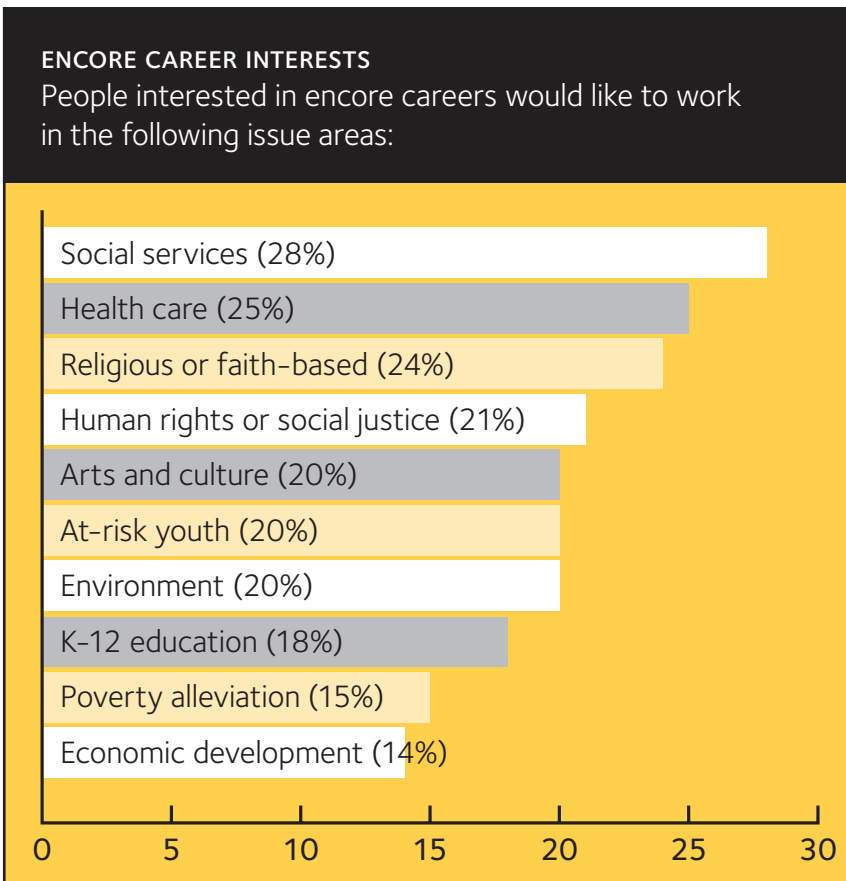


Among those interested in encore careers, nearly six in 10 (57 percent) see themselves working at least part time after they retire from their earlier careers. On average, they envision working for about nine years after leaving their midlife jobs.

Those interested in encore careers are most attracted to working in the fields of education (30 percent are very or extremely interested), non-profits (29 percent) and health care and faith-based organizations (both at 24 percent).

Together, those currently in encore careers (9 percent) and those interested in encore careers (31 percent) represent two in five Americans (40 percent) ages 44 to 70.

Those currently in encore careers and those interested in encore careers represent a huge and motivated group of experienced adults seeking to work in new ways and to new ends, while still making ends meet.



Financial Insecurity

The shortage of jobs and concerns over income and savings threaten the future supply of experienced talent for social needs.

Just as recent college graduates seeking their first jobs in the current economy may face permanently worsened career prospects, so too the long downturn may be uniquely bad timing for today's leading-edge baby boomers who are "graduating" from their primary careers.

The economic downturn has made financial security the gatekeeper concern that must be met before many Americans can consider other attributes for a job or career, such as the satisfaction of realizing long-held aspirations or the opportunity to have a positive impact and help others.

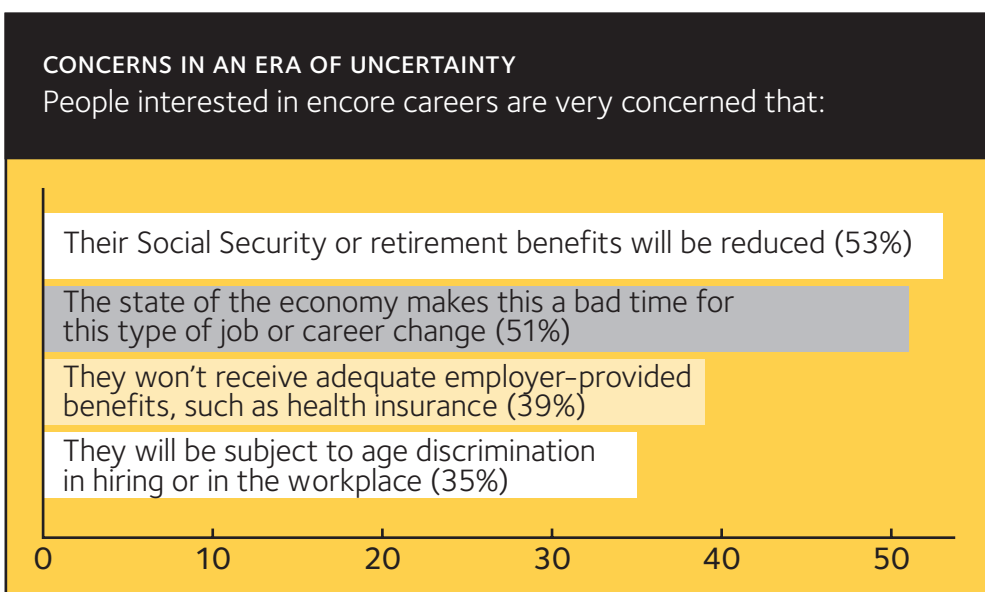
Among those interested in encore careers, two in five (41 percent) say their financial situations have worsened in the past three years. Nearly three in four (73 percent) are concerned they will not have enough income in retirement. Half (51 percent) say they are very concerned that the state of the economy makes this a difficult time to make a change to a job or career that gives back, helps others, improves the community or addresses a social challenge.

Such concerns have dampened the intensity of interest in encore careers. One in four respondents (25 percent) rated their interest at eight or higher on a 10-point scale, down from one in three (34 percent) in the 2008 *Encore Career Survey*.

Certainly, the economic hardships are real. The household income of adults ages 55 to 64 has fallen by six percent since 2007.⁵ Median household net worth has also fallen; neither stock nor housing prices have recovered from their recession lows. Almost half (47 percent) of those ages 56 to 62 are at risk of not having enough income to cover basic needs in retirement, according to a 2010 report by the Employee Benefits Research Institute.⁶

The unemployment rate for workers 55 and older remains double the pre-recession rate. It's still lower than for younger workers, but older workers who lose their jobs are less likely to find new

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ones. Workers 55 to 64 were unemployed for an average of 31 weeks in 2010, up from 11 weeks in 2007.⁷ In the third quarter of 2011, two in five (43 percent) unemployed workers older than 55 had been out of work for a year or more.⁸

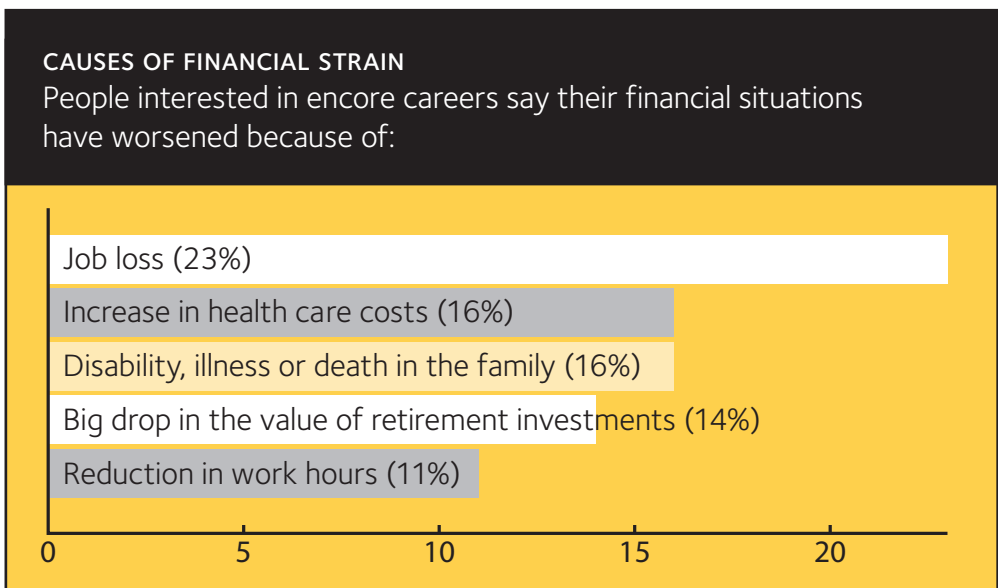
At the same time, those who have work are working longer. The Great Recession accelerated the trend toward longer working lives that began in the 1990s. The median U.S. retirement age has ticked up by almost a half-year to 62.3 years, from its low in the mid-1990s. The percentage of adults ages 55 to 64 who are working or seeking work increased to 65 percent in 2010, from 56 percent in 1990. Among those 65 and older, 17 percent are working or seeking work, up from 12 percent.⁹

With the average retirement age in the U.S. at about 64 years for men and 62 for women,¹⁰ the *Encore Career Choices* telephone survey found that respondents plan to work until they are nearly 66 years old, an average of 2.1 years longer than they expected to work three years ago. Those currently in encore careers expect to work longest – to 66.5 years on average.

The follow-up online survey suggests the impact of encore careers on longer working lives could be even more dramatic. That survey shows those currently in encore careers expect to work to 69.1 years on average and those interested in encore careers expect to work nearly as long, to 68.6 – for both groups, 3½ years longer than they thought three years ago.

At least part of the motivation for longer work is the desire to make a difference. Among those currently in encore careers, the desire to make a bigger difference was cited by 21 percent as a key factor in their decisions. Slightly more respondents cited insufficient income (28 percent), the recession (25 percent) and inadequate savings (22 percent).

Among those interested in encore careers, 31 percent say they would return to work after retiring primarily to give back, improve their communities and address social challenges, while 60 per-

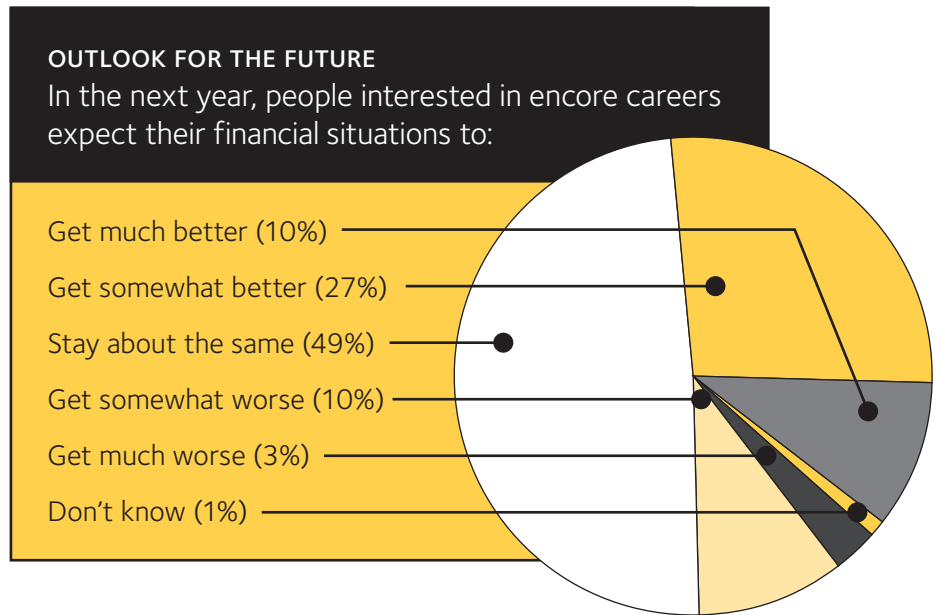


cent cited the financial security of continuing to earn a paycheck.

Many respondents consider encore careers a practical option. Among those interested in encore careers, nearly three in five (58 percent) of those with an opinion see an encore career as a fully paid job that can enhance their income security.

Still, many of those interested in encore careers are very concerned that they won't receive adequate employer-provided benefits such as health insurance (39 percent), that they will face age discrimination (35 percent) and that their health or physical condition will make it difficult to do the work (30 percent). They are also concerned that they won't get the level of income they need (29 percent); that it will be hard to find work that gives back, helps others, improves their communities or addresses social challenges (26 percent); and that they can't afford the time or money for the necessary training or education (26 percent).

Despite the barriers, many Americans have sustained, or even increased, their interest in encore careers. As noted earlier, the number of people in encore careers has grown slightly through the economic downturn, from 8.4 million to 9 million. And, while the percentage of those who are most interested in pursuing encore careers has dropped by roughly a quarter, a majority of those who remain very interested (62 percent) state that their interest has grown in the past three years. More than two out of three (67 percent) of those interested have already seriously considered a switch to this type of work and the transitions it might require.



Attitude Matters

It's not a difference in income or assets that separates people interested in encore careers from those who aren't interested; it's a difference in attitude and aspirations.

The *Encore Career Choices* study found that people currently in encore careers offer at least a partial antidote to the prevailing pessimism. People currently in encore careers say they have found a practical, appealing and rewarding approach for their new stage of work. They are more likely than others to expect their finances to get better in the next year.

People in encore careers are more active, forward-looking and purpose-driven than those not in encore careers. They are more likely to say they look forward to each new day. They have a stronger sense of direction

and purpose, know what they're trying to accomplish in life and feel that they have made a difference. They believe their contributions will exist after they die.

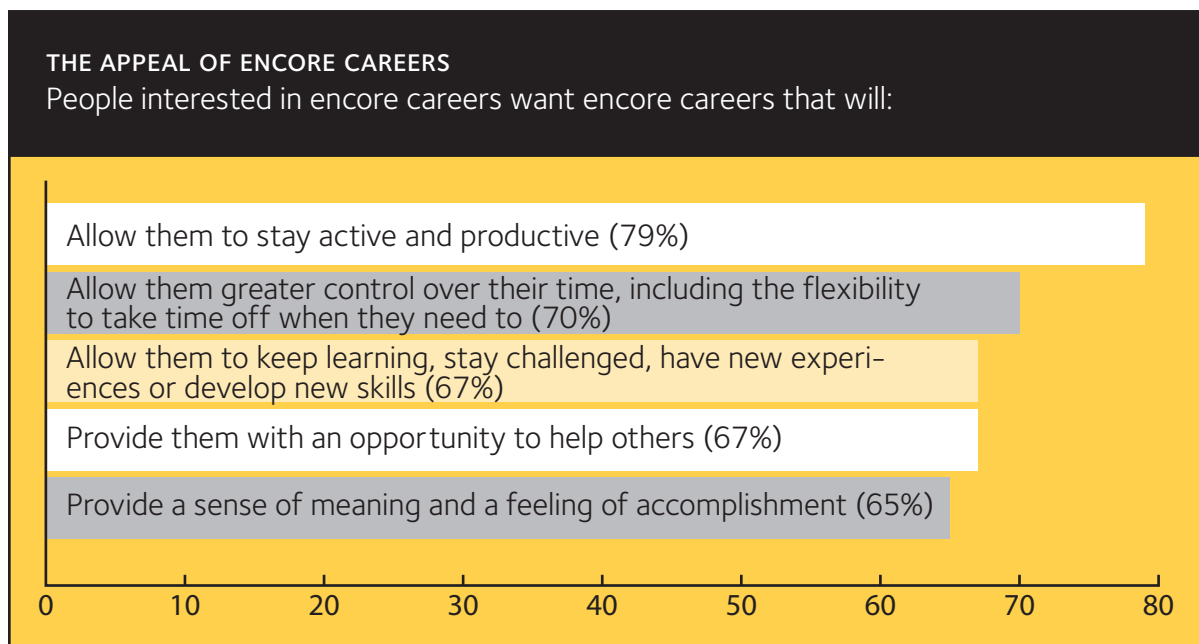
Indeed, based on a composite of responses to a range of questions, people currently in encore careers are 8 percent more optimistic than the average of all respondents. Those not interested in encore careers are 6 percent less optimistic than average.

Those interested in encore careers exhibit the same positive attitudes. "I want to feel useful and like there is a purpose to my work and that it will make a difference in the world," one woman volunteered in the online portion of the survey. "I am getting older and realize that I have a lot of knowledge to offer," wrote another. "I want to stay active physically and mentally," responded one man. Said another, "As I spend time in retirement, I find the need to reconnect."

But those considering encore careers are more concerned about income and benefits than those who have already made the transition. "[I] need to continue to pay bills and support our children and lower our liabilities," one man wrote.

Survey results show that interest in encore careers is not a choice made only by those who are well off. In fact, there is little difference in economic circumstances between those who are interested in encore careers and those who are not. Both groups have median incomes of \$45,000 to \$59,999 per year. Roughly equal numbers say their financial situations have worsened in the past three years and express concern about having adequate income in retirement.

Those interested and not interested in encore careers have yet to secure their retirement nest eggs. About half of both groups report household



assets of less than \$150,000, and roughly one-third of both groups say their assets do not exceed \$50,000. Less than 20 percent of both groups report household assets of \$200,000 or more.

Those interested in encore careers are slightly more likely to have completed some education beyond high school. Three in four (76 percent) of those most interested in encore careers have attended college or technical school, compared to two in three (67 percent) of those not interested.

Those interested in encore careers are primarily distinguished by their attitudes and aspirations. People interested in encore careers are more likely than those who are not interested to say they have “a sense of direction” (69 percent versus 58 percent), “a clear sense of purpose” in life (55 percent versus 49 percent), are active (62 percent versus 55 percent) and vital (62 percent versus 52 percent). They are less likely to say they have already achieved the important things they want in life (32 percent versus 40 percent), perhaps indicating that they are looking for such achievements in their encores.

Those who are interested in encore careers are also more likely to say they volunteer at least a few times per month than those not interested in encore careers (51 percent versus 36 percent) and that their faith or spirituality is very important in guiding their decisions (67 percent versus 57 percent).

Those interested in encore careers are also more likely to be interested in starting their own businesses or nonprofit ventures in the next five to 10 years (36 percent versus 21 percent). And people interested in encore careers are more likely to consider themselves Republican (37 percent) than Democrat (26 percent), while those not interested were split equally between the parties.

People interested in encore careers say they are attracted by the chance to stay active and productive (79 percent); the ability to have greater flexibility and control over time (70 percent); the ability to keep learning, stay challenged, have new experiences or develop new skills (67 percent), the opportunity to help others (67 percent); and the potential to gain a sense of meaning and a feeling of accomplishment (65 percent).

Indeed, the downturn appears to have provoked a broad reassessment of personal values. The *Encore Career Choices* study found that majorities of people interested in encore careers say that the recession has increased the importance of their health and wellness (65 percent) and their relationships with family and friends (58 percent). Meanwhile, twice as many of those interested in encore careers say money and material possessions have become less important (34 percent) as say they have become more important (15 percent).

It's not a difference in income or assets that separates those interested in encore careers from those who aren't interested; it's a difference in attitude and aspirations.

Expanding Choices

With roughly 100 million Americans between ages 44 and 70, encore careers will never be one size fits all.

To capture the abundant talent of those interested in working to make a difference as well as a living, employers, policymakers and individuals themselves will have to craft a wide variety of pay, benefits and work arrangements.

The *Encore Career Choices* survey identified several considerations that appear to be important as people interested in encore careers make decisions about their next stage of work.

Income security. With the demise of defined-benefit pensions and the inadequacy of personal savings, working longer is one of the few ways to boost lifelong financial security.

Indeed, continued income for four or more years can have a major impact. Even modest amounts of additional income can allow individuals to delay the drawdown of their retirement assets or the date when they claim Social Security benefits, allowing those assets to grow and requiring them to cover fewer years. Such encore income can be part of a portfolio – including Social Security, pensions, savings and spending adjustments – that provides the freedom to make choices.

Those interested in encore careers envisioned working an average of 23.4 hours per week in their encores. More than five in six (85 percent) say they want to work five or more years, including 28 percent who expect 10-year encore careers and 8 percent who expect to work 15 years in their encores.

Six in 10 (62 percent) of those interested in encore careers say they would consider working longer to establish an “income bridge” that would enable them to postpone claiming Social Security and eventually claim a larger monthly check for life. Of this group, nearly half (49 percent) say they would work until age 70, when they could claim maximum Social Security benefits. One in three people (35 percent) currently in encore careers say they expect to delay claiming their Social Security benefits because they are working longer.

“Income security” means different things to different people. People with mortgages, children still in college or other necessary expenses may need full-time work and full pay. Others may simply need to “top up” their other sources of income to enable them to lead the lives they want. Many of these people expect only modest income from their encore careers. Having chosen the hours per week and the number of years for their eventual encore careers, respondents were asked the minimum annual salaries they would accept. Those ages 44 to 61 indicated \$20,000; those ages 62 to 70 said \$12,000.

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Flexibility. Flexible scheduling and time off to be able to engage in other activities and to attend to personal responsibilities were important motivations and the most appealing potential aspect of encore careers.

Other surveys have noted that part-time work can mean underemployment and fewer benefits. The U.S. Government Accountability Office found that the number of workers over 55 who are working part time because they are not able to find full-time work has increased from nine percent to 17 percent since 2007.¹¹ But, for most respondents in the *Encore Career Choices* survey, such flexibility is a valuable perk, or even a requirement, given responsibilities such as parenting, caregiving for aging parents or involvement in community activities.

More than half of those 44 to 70 see themselves working part time in their later years, either for the needed income (25 percent) or for interest or enjoyment's sake (26 percent). Seven in 10 (70 percent) of those interested in encore careers say it is very important that their encore careers allow "greater control over your time, including the flexibility to take time off when you need to." Conversely, nearly three in 10 (29 percent) are very concerned that an encore career would not give them "the flexibility to take time off to care for family members or meet other responsibilities."

Among those interested in encore careers, three in five (61 percent) say it is very important that an encore career "leaves free time for things you want to do, such as travel, take courses or other activities you enjoy," and 23 percent say they are very concerned that an encore career would not give them "time for things you want to do, like travel, take courses or other enrichment activities."

Indeed, many of those interested in encore careers appear eager to mix fewer hours of work per week with more years of work in total. For those who want to work only an additional year or two, staying in a current job may be appealing. For those expecting to work even longer, a job that combines flexible scheduling with greater satisfaction may be especially compelling.

Help with the transition. The uncertainties of career transitions dissuade many of those interested in encore careers, but accessible and affordable resources could help many make the jump to encore careers.

Half of all those interested in encore careers think the transition would be difficult, and three in five (59 percent) cite financial obstacles as the main reason. Two in five (41 percent) say the reason that they have not made the transition to an encore career already is because they "do not feel secure enough financially" to make the change in the current economy.

The practical experiences of those already in encore careers may be of some comfort – nearly two in three of those currently in encore careers (63 percent) say their transitions were not very or not at all difficult.

Many of those interested in encore careers appear eager to mix fewer hours of work per week with more years of work in total.

One in five (19 percent) say the biggest challenge of the transition is a financial one. Two-thirds (67 percent) say they experienced a significant drop in their income with nearly a quarter (24 percent) having no income at all during the transition period. And for a third (34 percent), this decline in income extended over two or more years.

Savings programs and investment vehicles to assist people in financing their encore career transitions, along with policy changes that would make it easier to tap existing sources of funds, could be a big help. So would inexpensive and easily accessible training opportunities and expanded opportunities to earn a stipend while putting encore talent to work in areas of high need.

A subsequent MetLife Foundation/Civic Ventures report, to be published in 2012, will explore encore career transitions more fully.

Entrepreneurship. With job openings scarce, many older adults plan to create their own work. The *Encore Career Choices* research found that as many as 25 million people – one in four Americans ages 44 to 70 – are interested in starting their own businesses or nonprofit organizations in the next five to 10 years.

A follow-up online survey found that nearly half (48 percent) of these aspiring entrepreneurs – or more than 12 million people – are potential “encore entrepreneurs” who say having a positive social impact is very important or say they are seeking to meet a need in the community, meet a social challenge or provide a service to others.

Among potential encore entrepreneurs, two in three (68 percent) say they would consider their ventures worthwhile if they earned less than \$60,000 a year. Nearly one in five (18 percent) say they would consider the ventures worthwhile even if they earned less than \$20,000 per year.

To turn their aspirations into action, encore entrepreneurs need accessible and affordable mentorship and coaching programs, additional financing options and more attention to hybrid businesses – for profit and nonprofit – that combine income generation and social mission. (See *Encore Entrepreneurs: Creating Jobs, Meeting Needs* at www.encore.org/research.)

COMPETING VISIONS

The vision of endless leisure in retirement is in eclipse, but Americans are split over the shape of their next stage of life.

Only 14 percent of people 44 to 70 say that retirement is “a time to retire and enjoy a well-deserved rest, take it easy, pursue leisure activities and take care of myself.”

Twenty percent expect a more difficult retirement spent adjusting “my lifestyle to fit within my means.”

But nearly two in three people (64 percent) see the next stage of life as a time to keep working, with nearly equal numbers saying:

- “It’s the beginning of a new chapter ... in which I can be active and involved, start new activities, and use my skills and experience to help others in a paid or volunteer position” (31 percent).
- “It’s a time to keep working ... as long as I am physically and mentally able, in order to cover my expenses and/or maintain my health coverage” (33 percent).

The choice seems to be between work that’s strictly practical and work that promises a new kind of practical idealism.

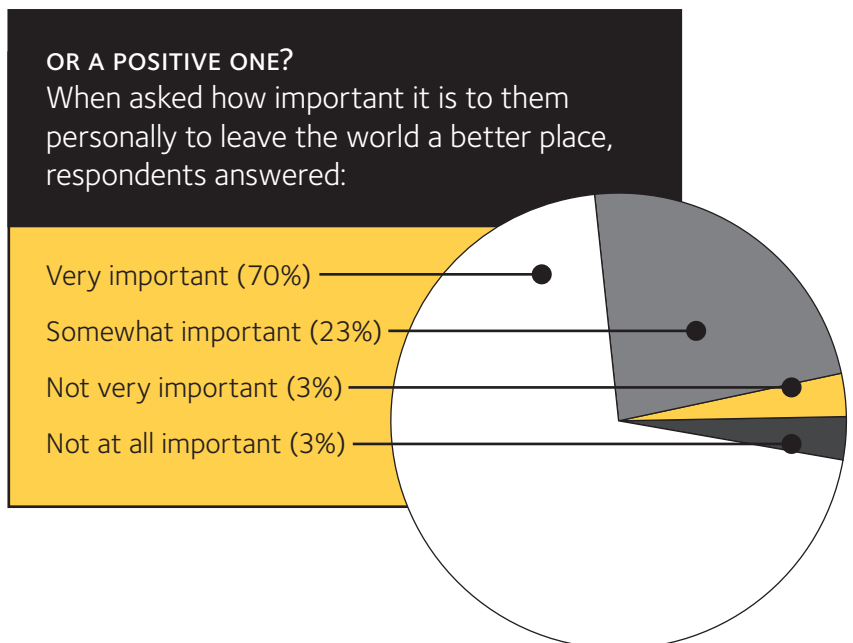
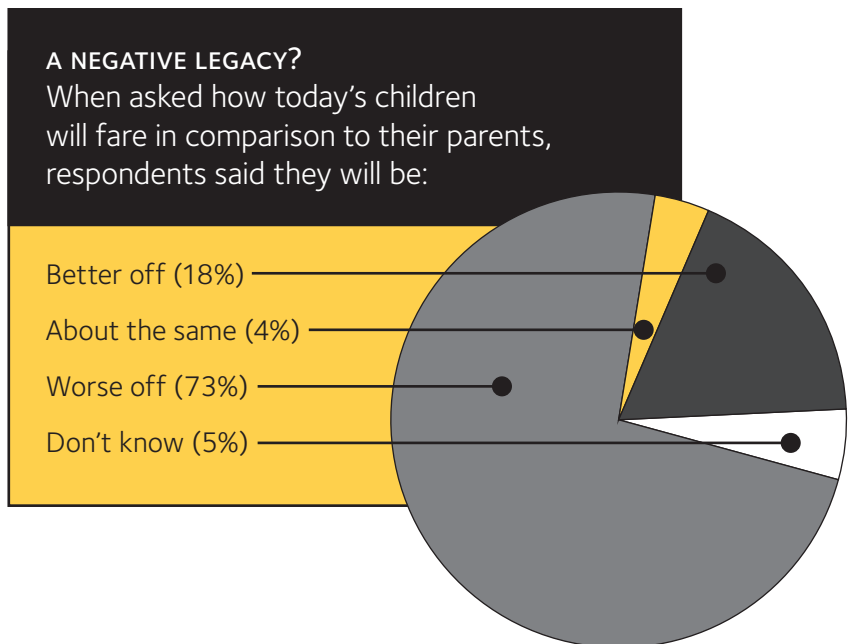
Conclusion

If financial barriers prevent some from pursuing encore careers, it's also true that financial gain alone is not enough to drive interest in encore careers. It is the combination of financial security and the ability to give back locally that strikes the biggest chord.

The ability to combine income and altruism should be accessible to those who want it – both because it will increase individual satisfaction and economic security and because it will help the nation meet growing fiscal and social needs. It creates a virtue out of necessity and represents a win-win of monumental proportions.

Tens of millions of Americans are ready to work longer, in new ways and to new ends. For many, that desire has been strengthened, not weakened by the economic downturn, representing an abundance of potential talent to meet community needs that have only grown more urgent.

Some issues confronting the country require hard choices and tough tradeoffs. Helping experienced adults enhance their financial security by working for a better future is not one of them. It should be an easy choice.



Endnotes

- 1 See more at <http://www.encore.org/research>.
- 2 See the TIAA-CREF Institute's *Early Retirement: The Dawn of a New Era?* (2011) at http://www.tiaa-cref.org/institute/research/briefs/pb_earlyretirement0711.html.
- 3 The 9 million people currently in encore careers report working an average of 38.7 hours per week, which equals 348.3 million hours per week. With an estimated 48 weeks of work per year, people currently in encore careers work a total of 16.7 billion hours per year.
- 4 See the Corporation for National and Community Service's research release (2011) at <http://www.volunteeringinamerica.gov/assets/resources/VIA2011NationalPressRelease080811FINAL.pdf>.
- 5 See the U.S. Government Accountability Office's October 18, 2011 Senate testimony, *Income Security: The Effect of the 2007-2009 Recession on Older Adults*, at <http://www.gao.gov/products/GAO-12-172T>.
- 6 See the Employee Benefit Research Institute's *The EBRI Retirement Readiness Rating: Retirement Income Preparation and Future Prospects* (2010) at http://www.ebri.org/pdf/briefspdf/EBRI_IB_07-2010_No344_RRR-RSPM.pdf.
- 7 See #5 above.
- 8 See The Pew Charitable Trusts' *A Year or More: The High Cost of Long-Term Unemployment* (2011) at http://www.pewtrusts.org/our_work_report_detail.aspx?id=58310
- 9 See the U.S. Government Accountability Office's October 17, 2011 Senate testimony, *Income Security: Older Adults and the 2007-2009 Recession*, at <http://www.gao.gov/new.items/d1276.pdf>. Note: This resource is different than #5 above.
- 10 See the Center for Retirement Research at Boston College's *What is the Average Retirement Age?* (2011) at http://crr.bc.edu/images/stories/Briefs/IB_11-11_508.pdf.
- 11 See #9 above.



About Civic Ventures | www.encore.org

Civic Ventures is a think tank on boomers, work and social purpose. The organization introduced the concept of encore careers, which combine meaning, continued income and social impact.

MetLife Foundation

About MetLife Foundation | www.metlife.org

MetLife Foundation was established in 1976 to carry on MetLife's long-standing tradition of corporate contributions and community involvement. The Foundation is committed to building a secure future for individuals and communities worldwide. Through programs focusing on empowering older adults, preparing young people and building livable communities, MetLife Foundation increases access and opportunities for people of all ages. Since it was established, MetLife Foundation has made more than \$500 million in grants and \$75 million in program related investments.



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