

Commentary

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POINT OF VIEW

Why Colleges Should Welcome the Return of the Boomers

By HARRIS WOFFORD

Nine years ago, the American Association of Retired Persons officially shortened its name to its abbreviation, AARP. One big reason was that so many of its older members balked at the notion of a "retirement" that connoted time spent only on leisure activities, when so many of them were continuing to work longer — in the same career or in a new one, as an employee or as a volunteer.

Until recently, 65 was the commonly expected age for retirement. Today Americans expect, with luck, to live and stay healthier longer than their parents, and many plan to continue working beyond 65. And even when they do retire, fewer of them plan to trade their careers for a life of complete leisure. For those and other reasons, working during retirement, once considered a contradiction in terms, may become the new reality for most Americans — one that will have significant repercussions for higher education.

From the perspective of four score and one, I predict that most of the boomer generation, as they approach the traditional time for retirement, will want to do some productive and constructive work on flexible terms — either paid, to supplement their incomes, or volunteer. Many will choose to do this because they enjoy their jobs or wish to try a new line of work. Many will need extra money beyond their savings, pensions, and Social Security benefits to make ends meet. Others will turn to opportunities for service to their communities or country, as unpaid volunteers or as employees with modest salaries or stipends. And in many cases they will seek new training and education to make their "encore careers" successful.

Opinion polls bear this out. For example, the organization I represent, Experience Wave, which helps older Americans stay employed and involved, recently conducted a national survey of adults age 50 and over. Nearly 60 percent of those who had not yet retired but planned to said they were likely to do volunteer work for a nonprofit or community organization. Only a third of the respondents in that category planned to retire before the age of 65, and more than a quarter either did not know when they would retire or did not plan on retiring at all.

Those findings are in line with a comprehensive analysis, "Baby Boomers Envision Their Retirement," conducted for AARP in 1999 by Roper Starch Worldwide Inc. Emphasizing the diversity of the largest generation in our nation's history, that study found that even the minority of "traditionalists" who think in terms of a conventional retirement see it as one that includes work.

With the first of the boomer generation already receiving Social Security checks, the demographic wave is already landing on the shores of our society. So far, most of the talk and planning has been about the burden the boomers' large numbers will impose upon the younger generations. That focus on the negative misses the great opportunity boomers represent. If their talent, knowledge, time, and energy can be tapped, they can become major contributors to efforts to strengthen our communities and enrich our nation.

For that to happen, we must see them — and they must see themselves — not as problems and burdens but as solutions and assets. With labor shortages in health care, engineering, education, government, and other sectors, it is

in our national interest to usher the generation that invented computers and modern medicine into an active form of what used to be called retirement.

AARP has retired the very concept of "retirement," and it's time for American higher education to follow suit. In the Experience Wave survey, more than three-quarters of the respondents agreed that people over 50 could stay engaged if they "had access to free or low-cost training that would teach them new skills." Colleges of all types — private and public, four-year and two-year — can play an important part in preparing the coming generations for those "encore careers." Such education and training will help meet the needs of our complex society in a variety of fields, including the needs of our elementary and secondary schools for new teachers, tutors, and organizers of after-school programs. The case for that is made persuasively in Marc Freedman's new book: *Encore: Finding Work That Matters in the Second Half of Life* (PublicAffairs, 2007).

But for colleges to meet those demands, they need more government encouragement and support. Some states are already stepping up to the plate. New York, for example, has created a task force to examine how to keep baby boomers engaged in work and civic life beyond traditional retirement age. Maryland has begun a program that promotes the value and skills that older workers have, rethinking legal provisions that may limit opportunities for older workers, and identifying and marketing best practices in the private sector for hiring, retaining, and retraining. Both of those efforts will help boomers acquire new skills to stay current and competitive in the work force, a need that colleges and universities are already striving to meet.

Many policies on both the state and federal level focus on helping younger students who carry full-time course loads. It is now apparent that a new set of initiatives is necessary to help the boomers and others retrench and refocus their careers. As the primary source of continuing education, colleges and universities need to work with advocates and lawmakers to identify and promote solutions for the boomers.

One new public policy that confronts the need for continuing education is the creation of lifelong-learning accounts. Much like 401(k) retirement-account funds, the money in such accounts will be tax-free to finance education and training.

From 2001 to 2007, the Council for Adult and Experiential Learning established pilot projects in Chicago, northeast Indiana, and San Francisco, serving more than 350 participants in four industry sectors. Employers agree to match employee contributions. By the end of the program, participants had saved more than \$219,000 for job training and education at colleges, universities, and vocational schools. Nearly half of the participants had not planned to take courses or training prior to enrolling in the program, but took advantage of the opportunity to put money aside to do that when it was presented. Many employers reported that their employees were more productive as a result of the program, including three-quarters of employers in the health-care industries.

Similar projects continue in Illinois, Maine, and Missouri. Last year the Council for Adult and Experiential Learning and the Jewish Vocational Service started a new pilot program for lifelong-learning accounts in San Francisco designed specifically for people 55 and older, with a focus on minority and lower-income workers. But a national commitment from the federal government is also needed.

Congress is considering legislation — sponsored by Sens. Maria Cantwell, a Washington Democrat, and Olympia J. Snowe, a Maine Republican, along with Rep. Thomas H. Allen, a Maine Democrat — that would be a critical first step. It would provide lifelong-learning accounts for up to 200,000 workers in 10 states, with tax credits for taxpayers with low to moderate incomes.

College leaders at all levels, both administrators and faculty members, should recognize and embrace the boomers as a new student constituency. Higher-education institutions can take the lead in encouraging legislators and other policy makers of the need for programs and support. At a minimum, colleges should be advocates for lifelong-learning accounts and other government policies that support training and educational programs for older Americans.

As it has often in our history, higher education needs to point the way. The baby boomers would then have the opportunity to step into their parents' shoes and become the next "greatest generation."

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