



Are We Taking Full Advantage of Older Adults' Potential?

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Staying engaged in work and formal volunteer activities at older ages significantly benefits the health and well-being of the volunteers themselves, the organizations that count on them, the people served by those organizations, and the economy. Yet, numerous studies show many older adults, especially those in low-income groups, sit out these opportunities. Why isn't completely clear. Do some older Americans simply prefer to relax and spend time with family, friends, and hobbies after long and sometimes stressful years on the job? Do such personal challenges as poor physical or mental health or limited skills keep them from connecting? Or are opportunities scarce or out of sync with older adults' preferences?

The answers to these questions have broad and pressing policy implications. In 2008, the oldest baby boomers will start turning 62—the age at which many people retire. Since this cohort is 76 million people strong, the societal and economic payoffs for encouraging boomers to stay engaged could be enormous.

Using data from the 2004 Health and Retirement Study, we estimate the potential for increasing engagement among adults 55 and older.¹ We define engagement as working for pay or volunteering for an organization, and summarize the literature that documents the key bene-

fits of engagement at older ages. We then examine engagement rates among older adults and the characteristics that distinguish the engaged from the unengaged, highlighting income differences. We then estimate which and how many unengaged older adults would most likely benefit from increased engagement opportunities. Finally, we ask how well demand for older workers and volunteers is likely to mesh with supply.

We find enormous potential for increasing the number of engaged older Americans. More than 10 million healthy older adults with no caregiving responsibilities, including 3.6 million low-income individuals, are now on the sidelines. Over half of these able seniors are under age 75, and 9 out of 10 have worked before. And recent surveys indicate that this larger group is interested in both paid work and volunteer opportunities. Given this untapped potential, shortages of volunteers and workers should prompt employers and nonprofits to court this talent. That said, public policies that boost engagement among interested low-income seniors—who have the most to gain—may also be needed to ensure broad participation.

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The Payoff to Engagement

Research increasingly documents how engagement in work and formal volunteer activities

benefits the participants, the recipients of volunteer services, and the economy. Those who regularly work or volunteer enjoy better health and live longer, thanks to stimulating environments and a sense of purpose. Recipients of volunteer services, especially children, benefit from interactions with older adults. In addition, older adults' volunteer activities are what make many nonprofits viable. And older Americans' work and volunteering boost economic vitality.

Engagement Improves Health Status

A raft of recent studies documents the benefits of formal volunteer activities on older adults' health (table 1).² Using multiple data sources and meth-



TABLE 1. Recent Studies Examining the Relationship between Work/Volunteering and Well-Being for Older Adults

Activity assessed	Author(s)	Data	Significant effects
Formal volunteering	Lum and Lightfoot (2005)	HRS (1993–2000)	Reduced morbidity
	Morrow-Howell et al. (2003)	ACL (1986–1994)	Improved health, reduced depression
	Musick et al. (1999)	ACL (1986–1994)	Decreased morbidity
	Thoits and Hewitt (2001)	ACL (1986–1989)	Increased happiness, health
	Harlow-Rosentraub et al. (2006)	Americorps (2001–2002)	Improved health
	Li and Ferraro (2006)	ACL (1986,1989,1994)	Improved health
	Fried et al. (2004)	ACL (1986,1989)	Improved strength, cognitive ability
General engagement	Glass et al. (1999)	EPSE (1982–1994)	Reduced morbidity
	Hinterlong (2002)	ACL (1986–1989)	Improved health
Volunteering and paid work	Luoh and Herzog (2002)	HRS (1993–2000)	Improved health, reduced morbidity
Paid work	Calvo (2006)	HRS (1998–2002)	Reduced morbidity, improved health.
Retirement	Tsai et al. (2005)	Shell Oil Early Retirees (1973–2003)	Increased morbidity
	Charles (2002)	HRS (1994–1996), NLS-MM	Improved mental health
	Dhaval et al. (2006)	HRS (1992–2003)	Decreased health
	Bound and Waidmann (2007)	ELSA (2004)	Little to no effect
Job loss at older ages	Gallo et al. (2000)	HRS (1992–1994)	Decreased health

ACL= American Changing Lives Survey
 ELSA= English Longitudinal Study of Aging
 EPSE=Epidemiological Studies of the Elderly, New Haven, Connecticut
 HRS= Health and Retirement Study
 NLS-MM=National Longitudinal Survey of Mature Men

ods, 10 studies published since 1999 document the significant positive associations between volunteer activity and decreased mortality and depression, improved health and strength, greater happiness, and enhanced cognitive ability.

Research on work also tends to find positive effects. Calvo (2006) shows that paid work at older ages reduces morbidity and improves health. Following a sample of early retirees for 30 years, Tsai and coauthors (2005) find that this group had higher morbidity rates than workers who retired later. In the same vein, Dhaval, Rashad, and Spasojevic (2006) find that complete retirement (defined in most such studies as withdrawal from paid work) takes a toll on physical

and mental health. In contrast, Charles (2002) finds that retirement improves mental health, while Bound and Waidmann (2007) find that retiring has little effect on health either way. Gallo and coauthors (2000) show that involuntary job loss at older ages decreases well-being.

Investigations of why engagement improves health and mortality generally point to increased cognitive activity, exposure to stimulating environments, and social interactions (Hultsch et al. 1999; Kubzansky, Berkman, and Seeman 2000; Newman, Karip, and Faux 1995). Enhanced social status (Thoits and Hewitt 2001) and greater access to social, psychological, and material resources can also play a role (Wilson 2000).

Some activities help older adults develop knowledge and skills that boost their self-images and mental outlooks (Harlow-Rosentraub, Wilson, and Steele 2006). Greenfield and Marks (2004) document that formal volunteering helps older adults mitigate the loss of a sense of purpose.

Engagement Provides Social³ and Economic Benefits

Children, in particular, benefit from older adults’ engagement, especially in educational activities (Rebok et al. 2004). The evaluation of the Family Friends program found that volunteer home visitors age 55 and older significantly reduced hospitalization rates among chronically ill and disabled children and improved the overall well-being of parents and families (Rinck and Naragon 1995). When adolescents with behavioral problems or struggles in school were linked with older mentors in the Across Ages program, they showed improved class attendance, more positive attitudes toward school, and reductions in substance use (Rogers and Taylor 1997). More generally, Wheeler, Gorey, and Greenblatt (1998) reviewed 37 studies across a variety of program models and found that 85 percent of the individuals served by older adults showed significantly improved results.

Nonprofits increasingly rely on volunteers, a significant portion of whom are older adults. Over 6 in 10 nonprofits report working with volunteers between the ages of 65 and 74. (Volunteer Match 2007). Volunteers who manage or deliver social services allow nonprofits to save money and get more done, extending the reach of their staff and stabilizing their resources (Rabiner et al. 2003).

Finally, both paid work and formal volunteer activities benefit the economy. Johnson and Schaner (2006) value formal volunteering activities among older adults at \$44.3 billion in 2002. Paid work also increases the retirement security of older adults. Even a few additional years can significantly boost retirement income, especially among lower-paid workers (Butrica, Smith, and Steuerle 2006).

Today’s Engagement Patterns

More than half of adults age 55 and older formally engaged in paid or volunteer work in 2004 (table 2). About 2 in 5 worked for pay and 1 in 3 volunteered for organizations. Compared with higher-income older adults, considerably smaller

TABLE 2. *Activities of Adults Ages 55 and Older in 2004, by Income Level and Engagement Status (percent)*

	Total	Low income	Higher income
Type of formal engagement			
Any	57	33	65*
Work	39	15	46*
Volunteering	34	23	37*
Type of informal engagement			
Any	67	55	71*
Informally volunteering	52	38	57*
Providing care	39	32	41*
Population (000s)	63,952	16,307	47,645

Source: Authors’ estimates from the 2004 Health and Retirement Study.

Note: The universe is respondents ages 55 and older in 2004.

*Mean value for the low-income group is significantly different from the comparable mean value for the higher-income group at the 10 percent level or better. Results are based on a total, unweighted sample size of 15,871.

shares of low-income older adults worked for pay (15 percent versus 46 percent) or volunteered for organizations (23 percent compared with 37 percent). In 2004, two-thirds of older adults also volunteered informally by helping their neighbors or caring for a family member. Higher-income older adults informally volunteered more often than their low-income counterparts.

How older adults spend their time may reflect differences in their personal traits and job experiences (table 3). Engaged older adults tend to be younger, healthier, and better-educated than same-age adults who choose not to work or volunteer. For example, more than half of engaged older adults are under age 65, in very good to excellent health, and have some education beyond high school. Nearly two-fifths have managerial or professional experience. In contrast, only 1 in 4 of the unengaged report being very healthy, 3 in 10 have more than a high school degree, and 1 in 5 has managerial experience.

Race and ethnic differences between the engaged and the unengaged are relatively small, though statistically significant. Also, there is little urban/rural difference between the engaged and the unengaged, countering some worries that older adults in rural areas have fewer chances for work or volunteer activities. Access to transportation does differ significantly between the two

TABLE 3. Characteristics of Adults Ages 55 and older in 2004, by Formal Engagement Status (percent)

	Total	En-gaged	Unen-gaged
Age			
55–64	45	59	27*
65–74	29	26	32*
75+	26	15	40*
Health status			
Fair/poor	28	17	42*
Good	31	31	32
Excellent/very good	41	52	26*
Depressed			
Yes	13	8	20*
No	79	86	71*
Race/ethnicity			
White, non-Hispanic	83	85	80*
Black, non-Hispanic	9	8	10*
Hispanic	6	5	8*
Other race	2	2	3
Educational attainment			
High school or less	56	46	71*
More than high school	44	54	29*
Occupation of longest job			
Manager, professional	31	38	21*
Sales, clerical, service	36	37	36
Operator, craftsperson	28	24	33*
Never worked	5	1	10*
Urban/rural			
Urban	47	47	47
Suburban	21	21	22*
Rural	32	32	32
Own a vehicle			
Yes	86	92	77*
No	14	8	23*
Family income			
Low income	25	15	40*
Higher income	75	85	60*
Population (000s)	63,952	36,449	27,503

Source: Authors' estimates from the 2004 Health and Retirement Study.

Notes: The universe is respondents ages 55 and older in 2004. Engaged is defined as working or formally volunteering. Occupation is based on those with nonmissing values.

*Mean value for the engaged is significantly different from the comparable mean value for the unengaged at the 10 percent level or better. Results are based on a total, unweighted sample size of 15,871.

groups; 92 percent of engaged adults own a vehicle, compared with 77 percent of the unengaged.

What is the Potential?

A large share of older adults continues to work or volunteer, but many more still don't. Adults with the lowest rate of participation tend to have lower incomes, less education, and more physically demanding jobs. Getting this group to stay engaged requires both a strong demand for older workers and volunteers and a large supply of

willing and able individuals. Fortunately, the evidence is positive for both supply and demand.

Demand is Strong

Toossi (2005) at the Bureau of Labor Statistics projects a 15 million-person increase in the labor force between 2004 and 2014. Adults age 55 and older will account for 11 million, or 73 percent, of this increase. Additionally, Johnson, Mermin, and Resseger (2007) show a more favorable job climate for older workers, as the physical demands of most U.S. jobs decline. Yet, as the authors point out, older adults, particularly those with limited education who worked in physically demanding jobs, may need job training to update their skills.

Nonprofit organizations will likely need more workers and volunteers, owing to the government's increasing reliance on nonprofits to deliver public services. Tierney (2006) expects nonprofits will grow because of projections of large future donations and wealth transfers. Between 2002 and 2004, the nonprofit paid and volunteer workforce grew by 5.3 percent, compared with an overall employment decline of 0.2 percent (Conference Board 2007). The bulk of nonprofit opportunities are in human services and, more particularly, in health services. Also, nonprofits are experiencing shortages in executive skills. As the nonprofit sector grows and seasoned executives retire, these shortages are expected to worsen (Conference Board 2007).

Supply is Ample

Older adults want to work and volunteer, according to recent surveys (Freedman 2006). Boomers say they plan to work well into their 60s and 70s (Mermin, Johnson and Murphy 2007). Some will continue working because of a growing insecurity about retirement income, including changes to the Social Security retirement age, the decline in employer-sponsored pensions, and the erosion in retiree health benefits. The desire to continue working is also a desire to stay involved; most older adults say they plan to work longer because their work interests them, not out of economic necessity (Ronan 2006).

More than half of adults age 55 and older who do not volunteer indicate some interest in volunteering now or in the future (VolunteerMatch 2007). Surveys document boomers' strong interest in the nonprofit sector (Conference Board 2007). One survey by VolunteerMatch (2007) found that white-collar workers and women were most likely

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to express interest in volunteer opportunities. Many potential volunteers said they want to work on causes that matter to them (56 percent) and to use their skills (35 percent); convenience (43 percent) and flexible scheduling (46 percent) were also deemed important.

We expect that the older adults most willing and able to stay engaged are healthy and free of caregiving responsibilities. Out of 27.5 million unengaged older adults, 8.7 million report good

health and 7.2 million report excellent health (table 4). Also, 18.4 million of the unengaged have no family caregiving responsibilities. All told, 10.3 million unengaged older adults had good or better health and no caregiving responsibilities in 2004, including 3.6 million low-income persons. These adults could be targeted for new engagement opportunities.

More than half of the most able unengaged older adults are relatively young (age 55 to 74),

TABLE 4. Demographic Characteristics of Unengaged Adults Ages 55 and Older, 2004

	All unengaged (000s)	Most Able: Good to Excellent Health and Without Caregiving Responsibilities		
		All	Low income	Higher income
Population (000s)	27,503	10,337	3,561	6,775
Total (Percent)		100.0	100.0	100.0
Age				
55–64	7,535	19.2	17.8	20.0
65–74	8,868	31.8	26.5	34.6
75+	11,101	48.9	55.7	45.4
High school or less				
Manager, professional	1,683	8.2	7.5	8.6
Sales, clerical, service	6,654	27.4	31.1	25.4
Operator, craftsman	7,100	24.3	29.8	21.4
Never worked	1,997	7.5	12.5	4.8
More than high school				
Manager, professional	3,631	17.0	6.1	22.7
Sales, clerical, service	2,330	9.2	6.8	10.5
Operator, craftsman	1,043	4.6	3.7	5.1
Never worked	367	1.9	2.5	1.6
Urban/rural				
Urban	12,826	47.9	41.0	51.6
Suburban	5,995	21.8	21.2	22.1
Rural	8,682	30.3	37.9	26.3
Informally volunteer				
No	17,551	60.9	65.0	58.8
Yes	9,952	39.1	35.0	41.2
Characteristics used to Identify most able				
Health status				
Fair/poor	11,596	0.0	0.0	0.0
Good	8,699	56.0	61.2	53.2
Excellent/very good	7,208	44.1	38.8	46.8
Provide care				
No	18,429	100.0	100.0	100.0
Yes	9,074	0.0	0.0	0.0
Family income				
Low income	10,866	34.5	100.0	0.0
Higher income	16,637	65.6	0.0	1.6

Source: Authors' estimates from the 2004 Health and Retirement Study.

Note: The universe is respondents ages 55 and older in 2004. Unengaged is defined as not working or formally volunteering. Occupation is based on those with nonmissing values. The sample size for the total unengaged population is 7,560.

including 44 percent of the low-income group and 55 percent of the higher-income group. About 1 in 3 have more than a high school degree, but the share drops to 1 in 5 for those in the low-income group. Many adults with more than a high school education have managerial or professional experience (3.6 million, or 17 percent of the entire unengaged group), skills often sought by nonprofits. In contrast, most of those with only a high school education had careers in services (such as sales or clerical work) or as operators and craftspeople. Only 9.4 percent of the most able unengaged adults had never worked, including 7.5 percent of those in the low-education group and 1.9 percent of those in the high-education group.

Potential workers and volunteers are a geographically diverse group, with nearly half living in urban areas. Table 4 also shows the percent of older adults volunteering informally, as a potential indicator of their propensity to enjoy formal volunteer positions. About 4 out of 10 older adults, including 35 percent of those with low incomes and 41 percent of those with higher incomes, report helping their neighbors and friends.

The number and profile of healthy, unengaged older adults with no current caregiving responsibilities demonstrate ample opportunity for engaging greater numbers of older adults. Many have sales and clerical experience, skill sets that will grow in demand with the rise of service occupations and nonprofit agencies. Others who worked in more physically demanding jobs, such as craftspeople or machine operators, may need job training outside their fields to find more opportunities to work and volunteer.

Discussion and Next Steps

More than 10 million healthy older adults without caregiving responsibilities do not engage in paid work or formal volunteering. More than half of these able adults are under age 75, and more than 9 out of 10 have some paid work experience. Recent surveys show that many of these individuals would enjoy a paid work or volunteer position. Low-income individuals—3.6 million strong—would especially benefit from the additional dividend of extra income from paid work.

Opportunities for older boomers seeking volunteer or paid work are ample, but policy interventions are needed to engage a larger share of those with limited education and work experience not well matched to high-growth job and volunteer opportunities. Particularly needed is

more funding for training programs that target low-income older adults and broader communication networks that connect older adults to available volunteer and work opportunities. Public-sponsored outreach to older adults on the advantages of engagement while receiving Social Security benefits is also needed.

Policymakers must understand the payoffs of keeping older adults engaged. Longer careers increase retirement incomes, generate greater tax revenue, and reduce net Social Security payouts. Increased volunteerism improves physical and mental health, potentially reduces public health care costs, and benefits those receiving the services older adults provide. Investments in training older adults for new work and volunteer opportunities will have large personal, community, and national economic rewards.

Notes

1. The HRS is a nationally representative longitudinal survey of older Americans conducted by the Survey Research Center at the University of Michigan for the National Institute on Aging. For more information, see <http://hrsonline.isr.umich.edu>.
2. Also see the Corporation for National and Community Service (2007) for a review of recent research on the health benefits of volunteering.
3. See Hinterlong and Williamson (2006) for a fuller discussion of the effects of older adults' engagement on other individuals and the community.

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As America ages, older adults are getting more attention. Gone (or at least fading) is the stereotype of the retiree who is unable to work and who makes relatively few social contributions. Increasingly, older Americans are seen as a vibrant group with wisdom and energy to offer society and their families. *Perspectives on Productive Aging* will enhance the dialogue on the engagement of older Americans, documenting the current value of engagement among older adults and highlighting the best ways for society and policymakers to support and encourage the full engagement of older Americans.

Perspectives on Productive Aging is part of the Urban Institute's Retirement Project. Further information can be obtained at <http://www.urban.org/toolkit/issues/retirementproject/>.

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