

Some Boomers 'retire' to jobs that allow them to help others

By [Richard Wolf](#), USA TODAY

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After college, Pat Daly wanted to "save the world" by working with children, but the money wasn't there. So she went into investment banking, became a director of her firm and opened offices around the world, eventually earning in the "high six figures."



By Rhyne Piggott, USA TODAY

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Along the way, Daly got involved in philanthropy, took a course in fundraising and began to volunteer. When her job at [Credit Suisse](#) was eliminated in 2008, she chose to pursue a second career — working with kids.

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Now 57, Daly is the [New York](#) regional director for an international robotics organization that promotes science and technology education. The job offers a much smaller salary but "huge satisfaction," she says. "I have absolutely no interest in going back to corporate."

Daly is part of the growing "encore careers" movement — an effort to match older workers who can't or don't want to retire with public service jobs that benefit society. The movement, begun in the late 1990s, has spawned non-profit groups and programs from Boston to [Portland](#), Ore., aimed at helping older workers find new work. Many of the programs are run by people who have made the transition.

At a time when 77 million Baby Boomers ages 46-65 are moving toward traditional retirement age, analysts say the movement could grow exponentially in the coming

decades. A 2008 survey by [MetLife](#) Foundation and Civic Ventures, a national think tank on boomers and work, found more than 5 million Americans in encore careers. Half of those ages 44-70 expressed interest in them.

Moving from one career to a more altruistic job late in life isn't easy, however. Analysts say there aren't enough of those jobs yet, the pay is usually low and employers often favor younger applicants.

Even so, several factors point to a surge in second careers, particularly of the giving-back variety:

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•**Many older workers can't afford to retire.** In Schenectady, N.Y., Elaine Santore runs a program that has helped about 600 elderly families stay in their homes, thanks to the help of other seniors. The 143 retired workers do housekeeping and maintenance and provide transportation — and companionship.

"They're making a little extra money, just enough to tide them over," Santore says, referring to the \$12-an-hour pay. "We provide them with the opportunity to do something meaningful."

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•**Today's job shortage may soon become a labor shortage.** Unless those 55 and over stay in the work force longer, the nation could be short up to 5 million workers by 2018, says Barry Bluestone, dean of the School of Public Policy and Urban Affairs at [Northeastern University](#).

"We're going to need all of them, plus all the immigrants," Bluestone says. He volunteers with the [Boys and Girls Club](#) in his spare time, teaching 12-year-olds in inner-city Boston the marvels of math and statistics.

•**Older workers are marketable.** They have more skills, experience and stability than their younger competitors. In Chicago, Chris Campbell's Executive Network Group helps downsized execs find volunteer opportunities in the non-profit world that can lead to new jobs.

"The opportunity to help other people and use my skill sets ... was very satisfying," says Campbell, who was paid \$250,000 annually as a marketing executive before joining the non-profit in 2008. Between that job, consulting, making furniture and rehabilitating apartments, he says, "I make half as much as I used to, but I enjoy it twice as much."

•**Boomers tend to be altruistic.** Like Daly, many of those born between the [World War II](#) and [Vietnam War](#) years only deferred thoughts of saving the world in order to make a living. Now they want to return to their roots.

Gary Maxworthy emigrated from England in the 1960s and thought about joining the Peace Corps. Instead, he rose to become president of a food brokerage company, with a six-figure salary and a desire to "give back."

In 1994, when he was 56, he joined the VISTA program as a \$7,000-a-year food bank employee. Six years later, he founded the Farm to Family program, which last year delivered more than 100 million pounds of fresh produce to California food banks.

For all those reasons — economic, social, altruistic — society must create more opportunities for boomers, says Laura Carstensen, director of the [Stanford University Center on Longevity](#).

"The older people are, the more interested they are in doing something that is socially meaningful," Carstensen says. Boomers "may be just the generation to make this change. Future generations will follow if we start."

'Returning to earlier ideals'

The idea of second careers that help "save the world" grew out of older Americans' involvement in community service. Federally funded programs such as Experience Corps, which puts volunteers 55 and over into public schools to help struggling students, motivated the tutors and mentors as much as the kids.

From that experience grew Civic Ventures, the leading national think tank promoting encore careers. Marc Freedman, its founder and CEO, sees its focus as a third, pre-retirement stage of life for people ages 55-80.

"People are hitting the reset button," Freedman says. "There is a tremendous feeling of kind of returning to earlier ideals."

Among the groups that have cropped up across the country, most run by people in encore careers themselves:

- Coming of Age**, which began in Philadelphia and has expanded to five other cities, is led by former screenwriter Dick Goldberg. Seeking to use his writing skills in a more meaningful way, Goldberg, 63, had volunteered with the [Anti-Defamation League](#), drafting sermons for rabbis to use on Rosh Hashanah and Yom Kippur condemning global anti-Semitism.

"That was a little more satisfying than getting people to laugh when I wrote a *Kate & Allie* episode," he says of his work on the 1980s sitcom.

- Transition Network**, based in New York with 13 national chapters, targets women older than 50 with workshops and peer support. It's led by Betsy Werley, 55, a former corporate lawyer and banker at JPMorgan Chase who took a severance package five years ago and decided it was time for a change — and a 75% pay cut.

She left a company that employed 160,000 to become her current employer's second hire. The experience, she says, "has been incredibly energizing and is a whole new lease on my professional life."

•**Discovering What's Next**, based in Newtonville, Mass., was founded by Caroline Greenfield to offer older workers a bridge from their first careers to retirement. "We really just wanted to change the view of aging from a liability to an asset," she says.

One of her employees is Christine Osborne, 63, a former advertising copywriter and creative director who can recall the times when she stayed overnight at the office. "I had my big-chair job," she says. Now, "part of the pay is feeling good about what you do."

•**Life By Design**, based in Portland, Ore., was founded by Jay Bloom, who coined the term "returnment" as a giving-back alternative to retirement. Now in Hawaii, Bloom, 59, is a 30-year veteran of non-profits who coaches people on "vital aging."

"Unless you're engaged in your later years, you're just dying longer; you're not living longer," he says.

Negotiating the hurdles

Once older workers decide to make the transition, they face a maze of potential obstacles as well as opportunities.

About one in four people older than 50 moves into a new line of work, but the attraction usually is fewer hours and responsibilities, says Richard Johnson, a retirement expert at the [Urban Institute](#).

"How many of these fulfilling, socially useful jobs are there? And are there people willing to pay you to do this type of work?" Johnson says. "I'm skeptical about the notion that a lot of people can really donate their time for the public good in their 50s and 60s."

Older workers also face the daunting prospect of convincing employers that they're still up to the job. "The person interviewing you is going to be about 30, 32, and they're going to see their mother when they see someone 50, 55 walking in the door," says Karen Shimada, executive director of Life By Design. She says older workers should take community college courses or get trained in "transferrable skills."

While older adults want to continue working, "the world hasn't caught up with what they might have to offer and how to help them offer it," says Jackie James, research director at the Sloan Center on Aging and Work at [Boston College](#).

One way to start, experts say, is by volunteering — sometimes for a minimal stipend.

Federal programs such as [Senior Corps](#) provide opportunities for hundreds of thousands of older workers and retirees.

An example is Experience Corps, run by Lester Strong, a former local television anchor in Boston, New York, Charlotte and Atlanta for 25 years, who launched a second career in non-profits. He ran a foundation for yoga and meditation in Upstate New York, then a non-profit for struggling elementary school children in Boston.

"I felt that there was more I wanted, needed to do, that there were skills and interests that I had that had not been cultivated," Strong, 62, says.

ReServe, a New York-based program that gets federal support, pays \$10-an-hour stipends to adults over 55 who work at non-profits. Its workforce of about 400 people had

been mostly in their 60s and 70s, but "with the change in the economy, our median age is getting younger," says communications manager Jesse Dean.

The federal government offers another option for boomers. Its workers' average age is 47, and 150,000 leave each year, says Max Stier, president of the Partnership for Public Service.

"The federal government's a one-stop shop for Baby Boomers who want to give back," he says. "From astronomer to zoologist, the federal work force has it all."

Growing numbers of non-profits also are reaching out to older workers. At the Rochester, N.Y., [YMCA](#), the effort began with a "silver sneakers" program to encourage seniors to exercise. Then the Y recruited many of them to work, usually part-time.

"They have the least amount of sick time and injury," says Fernan Cepero, the organization's vice president of human resources. "They're here, like the postman, through all types of weather."

'Most important thing'

What binds many older workers together is the desire to work directly with people after careers that were more impersonal.

For Michael Schade, 66, that meant switching from the high-tech industry to a part-time job as executive director of the Watertown Community Foundation in [Massachusetts](#), where he works with children, seniors, low-income residents and others.

"I was making six figures, and now I'm making five figures — very low five figures," Schade says. "Most of the time, I don't even think about the money."

For John Colligan, it meant leaving his building maintenance and security job at the American Bible Society in Manhattan after 40 years and finally using his English literature degree to teach English as a Second Language at a Queens public library.

"Now I'm dealing directly with people," says Colligan, 62. "They need to know things like, 'What's an idiom?'"

For Will O'Brien, it meant leaving the computer industry after more than a quarter-century and teaching environmental sustainability at Clark University in Wooster, Mass.

"I think it's critical to leave the Earth in as good a shape or better shape than when we found it," says O'Brien, 68. "I genuinely believe this is the most important thing I've done."