



**CAREER PLANNING  
AND ADULT DEVELOPMENT  
JOURNAL**

Volume 28 Number 2

ISSN 0736-1920

Summer 2012

***The Interface Between Career  
Planning and Retirement***

***Jacqueline Peila-Shuster, Guest Editor***

- **Applying Schlossberg's 4-S Transition Model to Retirement**
- **Using Strengths to Construct the Next Life Chapter**
- **Transition from Career to Retirement: A Psychoeducational Group Design**
- **Working with Couples in Retirement Transition**
- **Guiding Principles for Practitioners Interested in Career and Retirement Transitions with Caregivers**
- **Entering the Second Half of Life: New Models for Community Support and Engagement**
- **Working for Good: The Encore Career Movement**
- **Transition into Retirement: The Experiences of Senior Leaders**
- **Self-Management of Career and Retirement: Changing Issues in a Changing World**
- **From Social Security to Social Insecurity**

# CAREER PLANNING and ADULT DEVELOPMENT JOURNAL

The *Career Planning and Adult Development Journal* (ISSN 0736-1920) is an official publication of the Career Planning and Adult Development Network, a non-profit organization of human resource professionals, career counselors, educators and researchers. Network offices are located at 4965 Sierra Road, San Jose, CA 95132 USA  
Telephone (408) 272-3085

**Frequency of Publication:** The Journal is published up to four times each year.

**Change of Address:** Send both the old and new addresses at least four weeks before the change is to take effect. Please enclose your network label, when possible.

**Reprints:** Reprints of articles are available at \$3 each. Write for a quote on quantity orders.

**Back Issues:** Back issues of the Journal, when available, are \$7.50 each, plus \$1.50 shipping.

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The *Journal* is sent free to each active member of the Career Planning & Adult Development Network—up to four issues each year.

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## Chapter 7

# WORKING FOR GOOD: The Encore Career Movement

by Kathleen Galvin Schaefers

### Abstract

Many boomers are shifting into new careers to reflect their values, address the desire to give back, and accommodate evolving life priorities. Some are opting for an *encore career*: paid work with meaning and social impact in the second half of life. Encore career fields align with projected workforce shortages in the social sector, suggesting promise for those transitioning into these roles. However, there are considerable barriers, such as lack of clear pathways and challenges in financing transitions. Innovative models, including public-private partnerships, are emerging to pave the way to encore careers. As millions of boomers explore encore careers, career planning and adult development professionals will provide valuable input for individuals and organizations. Encore careers offer potential for people interested in engaging and meaningful work, for employers needing talent, and for society in tackling its most pressing needs.

### Introduction

Most boomers expect to work in some capacity past traditional retirement age (e.g. Brown, Aumann, Pitt-Catsoupes, Galinsky, & Bond, 2010; AARP, 2008). This is not surprising, given the confluence of longevity, vital aging, and the financial challenges of funding a long, leisure retirement. The latest economic downturn further rattled confidence and solidified boomer expectations for continued work into the later years (e.g. Helman, Copeland, & VanDerhei, 2012; Sun-Life Financial, 2011; Taylor, Kochhar, Morin, Wang, Dockterman, & Medina, 2009).

A more interesting trend is that some boomers are changing careers at midlife and beyond, transitioning into meaningful work that aligns with their values, builds on their talents and experiences, and addresses society's problems. Some are motivated by income needs, but they are also driven by a desire for work that has personal meaning and impact. They are defying stereotypes of disengagement, reconnecting with old dreams, and exploring new passions. They are choosing career reinvention over career continuation to help fund their later years.

The term encore career describes work in the second half of life that combines meaning, social impact, and income (Freedman, 2007a). Marc Freedman and his colleagues at Civic Ventures are on the forefront of the encore career trend, now being called a social movement (Civic Ventures, 2012a). They focus on ways to tap boomer talent for the benefit of society, in fields such as education, health care, government, nonprofit, and socially impactful for-profit roles (Civic Ventures, 2011). Civic Ventures has helped shape the national conversation about work in the second half of life, through advocacy, thought leadership, and a portfolio of initiatives targeting individuals, organizations, researchers, and policy makers.

Given the size of the boomer cohort, even moderate interest in encore careers translates into significant numbers. According to a survey published by Civic Ventures, an estimated 9 million people, or 9 per cent of the U.S. population aged 44 to 70, have already transitioned into encore careers. An estimated 31 million people in this age range expressed interest in encore careers (Civic Ventures, 2011).

The encore career movement bodes well for projected labor force needs. Bluestone and Melnik (2010), projected that 6.9 million new jobs will be created in the social sector between 2008 and 2018, with anticipated labor force shortages. They defined the social sector as “*the set of industries covering health care and social assistance, educational services, nonprofit community and religious organizations, the performing arts, museums, libraries and government*” (Bluestone & Melnik, 2010, p. 3). Many of these jobs align with boomer career interests, especially in health care and social assistance, state and local government, education, and nonprofits. Older workers can help fill staffing gaps in these critically important areas.

Despite expected labor shortages, older workers transitioning into social sector jobs face considerable challenges. Transition routes are not clearly marked, and pathways are often riddled with roadblocks. Older workers face barriers such as discrimination and stereotyping (Cappelli & Novelli, 2010), being pegged as overqualified (Erdogan, Bauer, Peiró, & Truxillo, 2011), and financial strain in funding transitions (Civic Ventures, 2012b).

Career planning professionals will be important allies for clients as they navigate encore transitions. This article will provide a brief overview of the encore career movement, highlight efforts to create pathways into encore careers, and suggest ways career planning professionals can help those transitioning into encore careers, as well as the organizations that will need them.

## Why Encore Careers?

People work to earn an income and support themselves and their families. However, work fulfills a variety of psychological and social needs as well. The work role is interwoven with identity and personal value; the work place is an outlet for social connections; and work itself offers opportunity for meaning, achievement, personal growth, and even structure and routine (Kim & Moen, 2001; Friedmann & Havighurst, 1954). Those who retire yet remain in the workplace identify a variety of motivators in addition to income (e.g. Brown et al., 2010).

Attraction to encore careers goes beyond the desire to stay in the workplace, however. The specific desire for work with meaning, purpose, and impact may reflect the psychosocial shifts characteristic of midlife as much as the rewards of continued work. Some theorists view midlife as a time of reflection, of reconciling the existential questions of purpose, meaning, and legacy. Carl Jung viewed the midlife experience as growing whole, coming to terms with mortality, and redefining the goals and values of youth to better reflect the *afternoon of life* (Jung, 1971, p. 17). Erik Erikson (1980) described the challenge of midlife as moving from stagnation to generativity: a desire to contribute to the welfare of others, to leave a legacy, to have significant impact on the next generation. McAdams (2001) explained the midlife generative drive as a conscious concern for the well-being of the next generation. He saw generativity at midlife as motivated by inner desires as well as outer demands.

They become more interested in those institutions and cultural practices designed to promote positive functioning and social life into the future – schools, churches, charities, community organizations, professional societies, and so on. They become more concerned with intergenerational relations. They begin to see that they may have something to offer others, that the time may be right to *give something back* to society, to move from being the recipient to being the agent of care and concern (McAdams, 2001, p. 405).

McAdams' description of the generative drive fits with how people describe their attraction to encore careers. In the Civic Ventures (2011) survey, two out of three people (67 per cent) reported an interest in work that allowed them to help others, and a similar percentage (65 per cent) were looking for work that provided meaning and a sense of accomplishment. This study also found that the majority of those attracted to encore careers wanted more control over their time and lives, and opportunities to learn, stay challenged, and develop new skills. Almost four in five respondents (79 per cent) in this survey viewed encore careers as contributing to an active and productive lifestyle. Staying active and engaged is important for aging well. Research from the Sloan Center for Aging

and Work found that active engagement in major life areas (paid work, caregiving, education and training, and volunteering) was positively related to well-being in older adults (James, Besen, Matz-Costa, & Pitt-Catsouphes, 2012). Encore careers offer an outlet for engaged aging, with opportunities for generativity, continued learning, social interaction, and skill utilization into the later years.

### **Encore Careers in Context of Retirement**

Retirement images are diversifying to include work, and encore careers represent a subset of these images. Sargent, Bataille, Vough, & Lee (2011) explored images of retirement, and found support for the encore conceptualization. Using metaphor analysis, they identified four distinct retirement configurations: exploring new horizons; searching for meaning; contributing on one's own terms; and putting one's feet up. A subset of their subjects gravitated to images that fit with encore careers: searching for meaning combined with contributing on one's own terms. This subset was interested in flexible ways to work, and wanted the work to be meaningful with impact.

Hively, an expert on aging and work, called for an expanded view of encore careers to reflect the full range of work into the later years. Hively (2008) recognized that meaningful volunteer roles and unpaid work fosters personal growth and fulfills the need for meaning, purpose, and contribution. She believes that work remains important in every life stage, a message encompassed by her mantra *meaningful work, paid or unpaid, through the last breath* (Hively, 2008).

Emerging retirement models incorporate a range of work roles, and possibilities abound. As clients sculpt retirement lifestyles and experiment with ways to work in retirement, career professionals will serve as important resources.

### **Transitioning to Encore Careers**

According to Bank, pioneers in the encore career movement tended to be driven by passion more than by earning an income, giving the impression that the movement was elitist (New America Foundation, 2012). They generally forged their own paths, with little support from institutions and employers. Bank goes on to indicate that with younger boomers entering the fray, the trend is shifting to reflect the need for income as well as a desire to make a difference (New America Foundation, 2012). Encore careers attract a diverse group of boomers: men and women, blue-collar and white-collar workers, college educated and less educated, suburban, urban, rural and small town residents (Civic Ventures, 2008).

Interest may be keen across demographic groups, but making the transition to encore careers is often difficult. Pathways are unclear; the

transition can take months or even years; education and retraining costs money; and for those depending on paid employment, lost income during transition creates hardship. In the Civic Ventures (2012b) survey of people who had already transitioned into encore careers, 67 per cent reported decreased or no income during the transition period, with transitions averaging 18 months. In this survey, half of those interested in encore careers anticipated challenges in making a transition, and many within this group pointed to finances as their primary obstacle.

Rather than pegging the encore career movement as elitist, a more productive approach would be to expand access across demographic groups. Even modest income generated from an encore job may make economic sense in the long run for those with limited retirement savings (Bank, 2009). An encore transition can strengthen finances through: 1) continued earned income with an extended work life; 2) postponed access to social security and the associated increase in eventual benefits; and 3) delayed drawdown of retirement savings, allowing more time for growth. Working even a few additional years can significantly impact future financial stability (Munnell & Sass, 2008; Quinn, 2010).

As millions of boomers contemplate encore career moves, professionals in career planning and adult development roles will be tapped for guidance. Clients will need help exploring viable career options, determining skill gaps, connecting with training and experiential learning opportunities, securing funding, and preparing for eventual employment. Planning will help career changers make reasonable decisions, identify effective transition routes, overcome barriers, and prepare financially and mentally for the change process.

### **Pathways to Encore Careers**

Networks and pathways are cropping up to facilitate encore transitions and expand access. New, community based models are emerging, as are public-private partnerships. Innovative approaches take a variety of forms and starting points, as described below.

**Community Based Initiatives.** Across the United States, and internationally, community-based peer networks are forming to connect, educate, and support people in transition. These networks are usually holistic, focusing on life transitions as well as career transitions, and addressing the specific needs of people in mid- to late- life transitions. A more in-depth review of these community networks appears in another article in this issue (Dickson, 2012). These support networks serve as important connectors for people interested in encore careers.

**Educationally Based Initiatives.** Educational institutions, especially community colleges, are serving as conduits to encore careers. In-



creasingly, colleges and universities are specifically marketing to older students in transition. For example, the American Association of Community Colleges (AACC) oversees a Plus 50 initiative, with a focus on retraining older adults for careers in health care, education and social service. The Plus 50 initiative is expanding, with projected enrollment of 10,000 adults in degree or certificate programs at 100 community colleges throughout the United States (AACC, 2012). The Encore College Initiative is another example, providing seed grants to colleges to build pathways to careers in education, health care, social services, and the environment. To date, 40 colleges have participated in the Encore College Initiative, and grants have gone towards a variety of customized projects to address specific community needs (Civic Ventures, 2012c).

The for-profit educational market for encore transitions is growing as well. For example, Empowered UCLA Extension offers ten certificate programs with the needs and interests of boomers in mind. Programs are designed for completion within a year, classes are delivered virtually (through UCLA Extension), and counseling and job search assistance is provided. Certificates target growth fields: health care management, global sustainability, patient advocacy, marketing and new media, project management, human resources, information technology management, nonprofit management, financial planning, and college counseling (Empowered UCLA Extension, 2012).

Career planning professionals will be important connectors for clients contemplating education and/or training to prepare for encore careers. Clients will need help connecting their interests and passions to the world of work, and prioritizing potential routes to employment. When retraining and/or additional education is necessary, career professionals can help clients weigh the merits and costs of returning to school.

**Experiential Initiatives.** Collaborative models between corporations and nonprofits are emerging. A few corporations have established funding and organizational support to help their experienced workers transition into encore careers. IBM's Transition to Teaching Program is a notable example. As a corporate citizen, IBM recognized that math and science teacher shortages would impact the community and their eventual talent pipeline. IBM employees were already volunteering their time and talent through science and math mentoring programs in schools. In 2005, IBM took that community commitment a step further by launching the Transition to Teaching Program, paving the way to teacher certification for interested employees. According to Casner-Lotto (2009), the program restructured existing benefits programs (tuition reimbursement and leaves of absence) to provide flexibility, time, and financial support for participants. Casner-Lotto summarized positive outcomes from the

program, such as community good will, increased employee morale and retention, and better market position.

In another example of public-private partnership, HP and Civic Ventures, with funding from the David and Lucile Packard Foundation, piloted the Encore Fellows Program in Silicon Valley in 2009 (Civic Ventures, 2012d). Now in its fourth year, this program provides transitional income and experiential learning opportunities for professionals moving into the nonprofit sector. Intel launched a similar program in 2011, extending access beyond managers and professionals to include any eligible U.S. employee. Additional examples include California's EnCorps program (professionals transitioning from science, technology, engineering, and mathematics fields into teaching roles) and FedExperience (experienced workers from partner organizations transitioning into government jobs).

States are experimenting with transition pathways targeting dislocated workers. Hartford, Connecticut designed a 16-week education and experiential learning program that reported early success for participants finding employment in the nonprofit sector (Garvey, 2010). Minnesota experimented with a *Midternship* program connecting workers age 50 and up with internship opportunities, mostly in nonprofit settings. With an important twist, the Minnesota program continued unemployment benefits for eligible participants while they were in the program (SHiFT, 2012). At a national level, encore fellowships were incorporated into the 2009 Serve America Act. When funded, matching grants will be available for up to 10 participants per state (Corporation for National and Community Service, 2009). These hands-on learning opportunities are important for career changers. Experience often trumps potential when it comes to getting hired, and applied learning opportunities will strengthen marketability in new fields, as well as expand connections and networks.

### **Implications for Organizations**

Talent deficits are projected in the nonprofit sector, especially in leadership roles, and nonprofits will need to look beyond their own ranks for needed talent (Tierney, 2006). Boomers with corporate experience possess transferable skills relevant to nonprofit work, but nonprofits may need to proactively ease transitions. Caster-Lotto (2009) recommended several strategies, such as educating new hires about the culture of nonprofits, actively involving existing leadership in the onboarding process, and creating realistic expectations for new hires. According to Caster-Lotto, nonprofits may need to strengthen brand reputation as attractive employers, and compensate for submarket salaries with flexibility, health benefits, growth opportunities, and challenging and engaging work.

Corporate, for-profit employers can learn from the encore career trend. The skills, preferences, and work ethic of older workers will fit well with the growing need for *just in time* staffing. Flexibility in work design will help employers build bench strength by retaining trained, engaged workers. Employers should focus on at least three strategies to engage older workers, according to Cappelli and Novelli (2010). First, older workers are motivated by altruism and having a positive impact, so Cappelli and Novelli suggested linking work to mission. Second, social relationships and teamwork are important to older workers, so employers should structure work to foster social connections. Third, employers should customize benefit programs to reflect the needs of older workers. As organizations plan for the demographic and psychographic shifts associated with an aging workforce, these strategies will help align work with key motivators for older workers.

### **Conclusion**

Freedman (2007b) described the encore career movement as “*one of the most significant social trends of the new century and the biggest transformation of the American workforce since the women’s movement*” (p. 2). This movement offers great promise for individuals, organizations, and society.

There are still significant barriers to encore career moves, from challenges in funding a transition to employer attitudes and societal stereotyping. Future efforts need to build on what has been learned from existing models and continue to experiment with new approaches. Partnerships between for-profit and non-profit organizations will be essential in making encore transitions accessible to interested people from all economic levels.

Older workers represent an experienced and loyal talent pool, and their skills will be needed across the employment spectrum. For social sector jobs, where demand is expected to outpace supply of workers, the encore career movement is good news. Theologian Frederick Buechner (1993) described a calling as “*the place where your deep gladness and the world’s deep hunger meet*” (p. 119). Encore careers offer potential for tackling society’s needs while providing satisfying work for those who heed the call.

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