



The End of Retirement as We Know It?

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In this issue brief, we explore:

What are some of the old assumptions and expectations about aging?

- To what extent are these assumptions and expectations the reality for older adults?

What are some of the new views of aging (Successful Aging and Productive Aging)?

- What are the critiques of these views?

**What are the benefits of a revised conceptual model:
Engaged as We Age?**

- Are we witnessing the end of retirement “as we know it”?

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I. INTRODUCTION

Growing old in the 21st century is not what it used to be. Retirement as a short period of “subsidized vacation” is changing too.¹ Some say nothing short of a revolution is going on.² Yet, some are still stuck in old ways of thinking about aging and later life.

Over the past couple of decades, gerontologists have wrestled with ways to overcome outdated and mostly negative perceptions of growing older. The added years of longevity and health enjoyed by many of today’s older citizens are unprecedented and, as such, represent opportunities for a variety of approaches to contentment, satisfaction, and even continued growth in later life.³

The question then becomes how to move beyond the old idea of old age as a “roleless role”⁴ or a time of disengagement from the social world and provide the optimal structure for maximizing opportunities for well-being and vitality.⁵

To circumvent several old ways of thinking, much research attention has been focused on strategies to help individuals “age successfully,”⁴ “age productively,”⁶ or “age well.”⁷ The introduction of such concepts has challenged many of the old assumptions and expectations for the roles that older adults should/will assume. Numerous studies in these frameworks point to the many choices that people have for changing the old script of deterioration and decline, while also highlighting compensatory strategies that adaptive individuals use to deal with gains and losses associated with aging.^{8,9}

Despite the promise of these new paradigms, however, there have been critics who suggest that value labels such as healthy and productive aging imply that there is a “best way, an only way” to age well, and that people who develop a debilitating disease are “unsuccessful.” In order to address the concerns proposed by critics, a revised model of aging is required which extends the views of successful and productive aging to include dimensions of involvement and well-being that have been omitted from previous models and to further break down the negative perceptions of aging that have been observed.

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II. OLD ASSUMPTIONS AND EXPECTATIONS ABOUT AGING

In our society, fear of aging abounds. It is no wonder given the predominant and persistently negative views about growing old. This reality is particularly troublesome given the extended vitality and health currently enjoyed by older adults. We have identified ten old assumptions and expectations about aging which limit or serve to constrain options for taking advantage of today's longevity revolution.¹⁰

► *Old way of thinking #1: "Old" means frail.*

In our society, the term *old* is often synonymous with *frail*. In fact, people, no matter how old, are not seen as "old" until they are frail.¹¹ Research, however, suggests a different story. Only 8% of older women and 4% of older men, aged 65 or older require help with activities of daily living, which include bathing, dressing, eating, etc.¹² Only 30% of older community-dwelling adults experienced a fall over the course of the year, with only 10-20% experiencing multiple falls, which is one indicator of frailty.¹³ Manton and his colleagues (2006) recently reported that 78% of the 75-84 age group was "non-disabled," i.e., few are frail.¹⁴

► *Old way of thinking #2: People typically have only a few years to live after age 65; if people do live long after age 65, they are infirm, situated in nursing homes, and depressed.*

This assumption/expectation has been changing rapidly. "Average life expectancy at age 65...increased by 31% from 1950-2002. Today, a 67-year-old woman can expect to live, on average, over 18 years."¹⁵ Moreover, as noted in old-way-of-thinking #1, these older adults with longer life spans are not dependent. In a book edited by Wink & James (2007), authors used longitudinal data to examine changes in physical, mental, and cognitive health over the years 65-79. While these authors did find evidence of *slight* declines, the slopes were gentle, not precipitous; most importantly, even at age 79, people were well and healthy enough to do most anything they wanted to.³

There is a common misconception in our society that once a person hits a certain age, he/she is confined to a nursing home. Many older adults, however, live into their 70s, 80s, and 90s without ever leaving their homes. "According to the U.S. Bureau of the Census, slightly over 5% of the 65+ population occupy nursing homes, congregate care, assisted living, and board-and-care homes, and about 4.2% are in nursing homes at any given time. The rate of nursing home use increases with age from 1.4% of the young-old to 24.5% of the oldest-old. Almost 50% of those 95 and older live in nursing homes."¹⁶

While older adults are often assumed to be depressed and unhappy, the reverse is actually true. A very small percentage (approximately 5%) of adults over age 65 are clinically depressed and overall, depression rates are lower in older adults than in any other age group.^{17,18,19} Most importantly, few older adults are miserable.²⁰

► *Old way of thinking #3: People over 65 do not belong in the workforce.*

One old way of thinking about older workers is that once they hit retirement age, they are no longer capable of continuing to work and be productive members of society. As a result, there is a perception of incompetence among adults who are past traditional retirement ages. For such a long time, employers have maintained this perspective, yet research shows that the majority of older adults are quite capable. For example, approximately two-thirds of adults ages 65-79 are healthy enough to participate in the workforce should they chose to.²¹ The good news is that this assumption/expectation that retirees are incapable of continued work appears to be changing somewhat as certain retail operations recruit and make a big statement about the value of older employees; the AARP recognizes numerous organizations for "age-friendliness."

► *Old way of thinking #4: The older population in our country is respected and revered.*

Despite many efforts to improve the image of aging and get beyond the demise and decline mentality, negative views of older adults are very prevalent in our society. Older adults still grow into a very unwelcoming and denigrating culture.²² Levy and Banaji (2004), who study "implicit ageism," have found that some of the largest numbers of negative attitudes observed (in comparison to attitudes about race and gender) are those toward older adults. Even older people themselves denigrate the aged.²³ With ageist attitudes as a part of everyday life, older adults are often treated with disregard and even contempt.

► *Old way of thinking #5: We should work hard all our lives knowing that we can have all the leisure and fun we want during a retirement funded in large part by our employer.*

In previous decades this assumption/expectation may have been true, but as many employers have shifted from defined benefit pensions to defined contribution plans, older adults no longer have the financial security in retirement that was once made possible by employers.²⁴ "Many in the boomer generation [the next generation to retire], and those that follow, will not have the kind of company pension that previous generations received from employers as compensation for their lifelong labor. Instead, they have been expected to supplement their Social Security funds by patching together a postretirement income stream from a variety of voluntarily funded investment vehicles like 401(k)s, and personal savings."²⁰

Moreover, changes in the current economy have forced many retired people to find work and many who are retirement-eligible to rethink their plans.²⁵ Thus, some people need to work for financial reasons. Add these numbers to those of current older workers who want to continue work for the many psychological and social benefits that work affords, and the idea of retirement as work-free becomes another old way of thinking.^{26,27}

Finally, some have argued that we should spread work, family, leisure, and volunteer activities across the life span and not sacrifice young families to a life with a single-minded focus on work, and not put all expectations for leisure in the post work "retirement" basket.^{20,28} Clearly, one new way of thinking involves acceptance of the idea that *employment* is entirely compatible with *retired* living today.

- *Old way of thinking #6: Caregiving for elder parents is typically done by unemployed daughters and daughters-in-law.*

Caregiving for elder parents is often disproportionately provided by women, usually a daughter. While in previous decades, these daughters were unemployed, today, these same daughters are more likely to be working and worried about their own financial future. They are also more likely than men are to quit their jobs, even in *anticipation* of caregiving needs.²⁹ Organizations that show a willingness to work with employees who have caregiving needs by offering them flexibility on the job, or leaves of absence with the promise of holding their positions, are much less likely to lose those employees.

In recent years, a greater proportion of men are providing care. There are several factors contributing to this trend, including the increased participation of women in the labor force and changes in gender role expectations, more family-friendly workplace policies that apply to both men and women, and the growing number of elders requiring care.³⁰ Most of these men are employed, but are less likely than are women to quit their job, choosing instead to hire professional help. In fact, Dentinger and Clarkberg (2002) found that men who have caregiving responsibilities retire at a slower rate than do women who have caregiving responsibilities.³¹

- *Old way of thinking #7: Older employees are pining for retirement and are therefore uninterested in training and development opportunities.*

One of the most persistent preconceived notions about older workers is the belief that they are not interested in training and development opportunities based on the old way of thinking that they are “checked out” (hankering for retirement), or worse, “slow to learn,” or “difficult to train.”^{32, 33, 34} Indeed, there are many negative perceptions of older workers’ qualifications for work and desires for opportunities^{35, 36} especially in the area of training.³⁷ As a result, older workers are often denied training opportunities.^{37, 38} Many studies have shown that older employees are interested in training.²³

- *Old way of thinking #8: Older adults have adequate and affordable health insurance.*

As with old-way-of-thinking #7, this assumption/expectation may have been true in prior decades, but today many employers, experiencing rising healthcare costs, have been scaling back or eliminating their retiree health insurance benefits.³⁹ “The proportion of firms with 500 or more employees offering retiree health insurance to supplement Medicare coverage fell from 44% in 1993 to 28% in 2004.”¹⁵ As a result of this trend, older employees are forced to remain in the workforce longer or find other supplemental plans for Medicare. Here again, work is important to some older adults for maintaining health benefits. A recent study of Baby Boomers conducted by Merrill Lynch found that most older adults would like to continue working.⁴⁰

- *Old way of thinking #9: Supplementary Security Income (SSI) provides retirees with a solid foundation for financial security.*

Supplementary Security Income never was intended to fully fund retired living. Rather, it was meant, as the title suggests, as a supplement to savings and other sources of financial support. Moreover, the government program itself was never fully pay-as-you-go; it began with a deficit that lawmakers in the 1930s knew had to be made up over time. Unless changes are made to the ways that funds are collected/managed, it is scheduled to be able to pay only about 74% of expected benefits by 2040.¹⁵ Such projections may change if economic circumstances improve, or if more older workers delay retirement and thus delay collecting benefits, or if, importantly, older people continue to work and therefore continue to pay into Supplemental Security Insurance.

The corollary to the old way of thinking that SSI covers retirement expenses is its opposite, that older people today are quite well-off and not in need of it. Unfortunately, this old way of thinking is still prevalent among those who refer to older people as “greedy geezers.” The reality is quite a different story. Older adults rely on social security to maintain their lifestyles. “Social Security, which nearly eliminated poverty among the elderly overnight, is arguably the most successful government program in American history,”²⁰ “a truly amazing national achievement that, unfortunately, is now ‘under siege’.”¹⁵

Social Security is the reason that so many people in later life are doing well. “For men, ages 65-79, Social Security provides (on average) 41% of their personal income... for [similarly-aged] women, income from Social Security...provides 56% of personal income... and more than 60% for 75-79 year old women....[Still] between 6% and 7% of men age 65-79 and between 9% and 12% of women in that age group live in poverty. Poverty rates are between 2-4 times higher for Blacks, Hispanics, and Asian Americans.”⁴¹ Thus, SSI is not enough for a fully funded retirement for most people, nor is it true that it is no longer needed.

- *Old way of thinking #10: Older people who gradually disengage from work, social connections, and community activities are adapting to the inevitable need to withdraw from the world.*

Disengagement theory, popularized by Cummings and Henry in the late 1950s and 1960s, proposes that “disengagement is an inevitable process, the mutual withdrawal by society and by the aged person from roles, obligations, and responsibilities that society and the aged person expect from one another. They [Cummings and Henry] postulated that the aged person is not necessarily deserted by the social structure but rather prefers to limit his sensory input gradually, and that he himself reduces his social involvement and prefers to maintain a social distance.”⁴² However, older adults do not necessarily wish to disengage from society, “...it is society that compels individuals to disengage...[older people]...are part of a system that coerces [them] to relinquish valued roles in the interests of societal stability.”⁴³

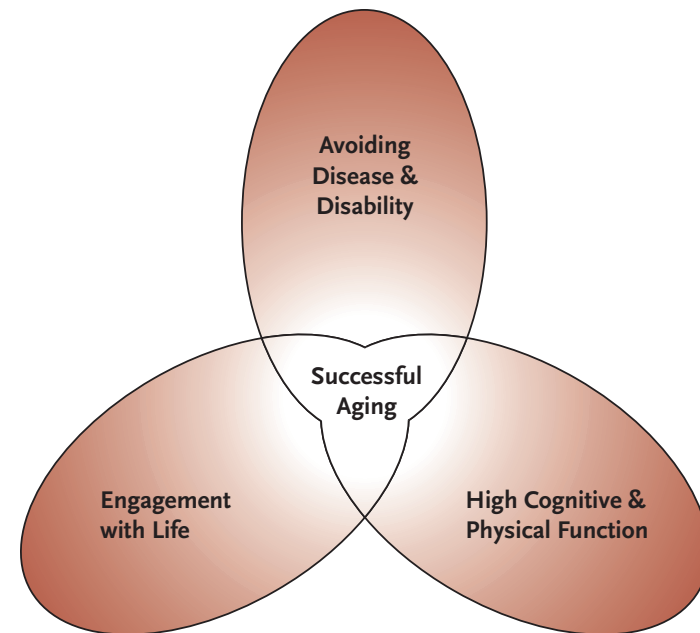
In sum, many, if not all, of these old ways of thinking limit options for older adults who want to take advantage of their extended vitality and health. In order for older adults to be able to live their lives to the fullest, assumptions and expectations such as these need to be refuted and updated. Most importantly, social, political, and structural changes are needed that reflect the new realities. Where do we go from here?

III. NEW VIEWS OF AGING

Researchers interested in aging have long recognized a need to move beyond the old paradigm that focused on disability and demise. For more than 20 years, there have been paradigm shifts celebrating such concepts as “successful aging” and “productive aging” which aim to dispel old assumptions and expectations.

Successful aging has been defined many ways but it is generally known by the definition popularized by Rowe & Kahn. According to these authors, there are three components to successful aging: “low probability of disease and disease-related disability, high cognitive and physical functional capacity, and active engagement with life”.⁴⁴ While all three of these individual components are important, it is the combination of the three that is conceptualized as successful aging. However, “if an aging individual does not fulfill these requirements of successful aging they have ‘usually’ aged and do not fulfill their role and needs of society. They will neither adapt to the process of aging nor contribute productively to society thus, becoming burdensome to society.”⁴⁵

Figure 1. A Model of Successful Aging.



Productive aging is a similar idea but elaborates one of the elements of successful aging —“engagement with life.” Productive aging refers to “activities that produce goods and services, whether paid or not,” and focuses attention on the contributions that older adults make at work, in volunteer capacities, and with caregiving (either to spouses, parents, family members with disabilities, or grandchildren).⁴⁶ This theory emphasizes the importance of continued productivity and engagement in activities for aging well and for contributing to the social good.

These models are not without their critics. Successful aging, for example, has been questioned by some who say that it is defined by late midlife academic researchers and not older people themselves.⁴⁶ Productive aging, on the other hand has been rejected by those who argue that this concept “places responsibility, some would say, blame, on the individual and may also create expectations for ‘work’ (especially for women) for many years, often without pay through the end of life.”⁴⁷ A similar point can be made about successful aging which puts all the responsibility for healthy aging on older individuals, without any reference to social policies or the availability of “age-friendly” neighborhoods, or for quality healthcare that might be very important in the older person’s ability to age well. A legitimate criticism of both models is that they do not focus on racial, gender, or socio-economic inequalities even though the components of the models may be race-, gender-, and socio-economic status-dependent.⁴⁷ For example, socio-economic status is an important factor in health outcomes which in turn is a factor in a person’s ability to age successfully.⁴⁸

Perhaps the most worrisome criticism of both concepts is the idea that if there is successful or productive aging, there must also be unsuccessful aging or unproductive activities. “The covert ideology of old age always oscillates between two poles: depicting, on the one hand, the ‘well-derly’ (active, healthy, ‘normalized’) and, on the other hand, the ‘ill-derly’—...the ‘failure model’.”⁴⁹ The idea, for example, that normal processes of aging render an older person to be unsuccessful, i.e., “if an individual does not evade disease then they cannot fully benefit from other measures of wellness or success.”⁴⁵ We know, however, that older adults are able to live happy and fulfilling lives despite disability and disease and despite lack of productivity; thus the idea that the development of an illness or disability outside of one’s control connotes some lack of success is very limiting. The Young @ Heart Chorus is made up of mostly disabled, elderly adults who are living fulfilling and enriching lives—singing and performing across the country—in the face of their disability.⁵⁰ Developing a debilitating disease should not imply that one is unsuccessful; neither should one’s retirement activities such as the pursuit of leisure, health promoting activities, or socializing be discounted as *unproductive*. Life should not be seen as a series of failures.

A third concept that has received less attention than either productive or successful aging is the idea of “meaningful aging,” which is defined as an “individually constructed cognitive system that is grounded in subjective values and capable of endowing life with personal significance and satisfaction.”⁵¹ “When many of the major sources of meaning, such as work, social status, and activity are threatened or diminished, as in the case of advancing age, the question, “Why survive?” becomes urgent.⁵² One’s health and life satisfaction importantly depends on whether this existential need is met.”⁵¹ By examining one’s life through this lens, one may be able to transcend personal losses and despair. Members of the Young @ Heart Chorus mentioned earlier, for example, speak about how much their touring and singing has enriched their lives even though all of them are frail in one way or another. In one episode, a key member of the chorus died while on tour; members mourned but kept on singing—in this instance for a group of prisoners. Thus, the meaningful aging model endows later life with dignity and value in spite of illness and frailty.

IV. ENGAGED AS WE AGE

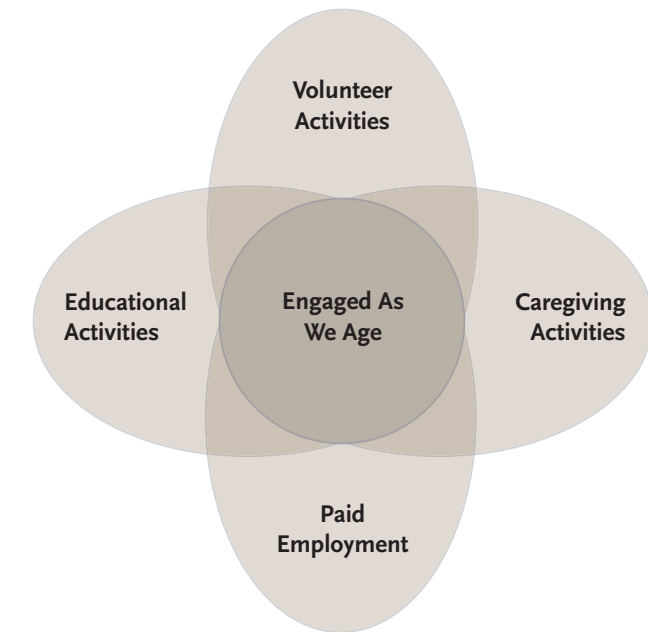
Moving forward, we need a new vision of aging well that acknowledges some of these complexities. Older adults entering the traditional retirement ages today do indeed face a very different later life context than did the generation just ahead of them—in terms of health, economic realities, and longevity. How to use all this vitality and health to the greatest advantage for society is still to be determined, not just for Baby Boomers but for future generations as well. We are interested in articulating a vision that accounts for people of different ages—what they expect, hope for, and fear about growing older—and to further an understanding of what kinds of experiences are most likely to lead to a vital and contented later life.

Building on all three frameworks of successful aging, productive aging, and meaningful aging, our revised model focuses on *engagement* with four specific activities including work, volunteering, caregiving, and education or lifelong learning. While work, volunteering, and caregiving are central to the productive aging framework, we view education, in the form of lifelong learning, as key to engagement in these activities. Continued learning and education also serve to better both the individual and his/her social world.

Taking a stance toward the importance of lifelong learning, for example, can help older adults to remain in the workforce longer, as they might be more likely to learn new skills and improve old skills, such as computer literacy. Older adults “can be trained in new productive roles in areas as varied as childcare, senior adult care, school assistance, security guarding, and conflict resolution.”⁵³ Finally, lifelong learning “has the potential to improve the quality of life for an aging population. It can enrich the lives of people as they age by [providing] intellectual stimulation ... [and] opportunities.”⁵⁴ Thus, we view educational activities as a necessary facilitator of engagement in older adulthood.

We do not assume that activities other than work, volunteering, caregiving, and education are “unproductive” or “not meaningful.” We do, however, maintain that some types of engagement in later life require more in terms of changing past assumptions and expectations than do others. Leisure, for example, and socializing are typically seen as mainstream activities for older adults. Moreover, we know that older adults are often involved with caregiving—of grandchildren, children, peers, and parents—and volunteer activities as well.⁵⁵ Educational activities are prevalent in some places, but these are still all too rare. Perhaps the activity that is least expected during retirement, however, is the idea of continuing paid employment during retirement, a rather new social issue that is a central focus of our work. Neither paid work nor educational activities are even listed on a recent time-use survey.⁵⁵ Thus, we focus on expanding options for older adults to participate in both educational activities and paid employment, along with volunteer activities and caregiving, all of which can be used to add significance and meaning to later life. Most of these activities also can be construed as contributing to the greater good of society, not to mention the older adults themselves.

Figure 2. Engaged As We Age



Beyond Involvement to Engagement

Previous research inquiring about the activities of older adults typically asks about *involvement*, i.e., what kinds of activities are older adults doing, and perhaps how often. We know for example, that although numbers vary from study to study, 80% of adults age 65-74 and almost 60% of people age 75 and older are involved in at least one of the four activities mentioned above; over 30% of older adults devote some time to formal volunteer activities.⁵⁶ But are these older adults *engaged* with these activities? Although many researchers use the terms *involved* and *engaged* interchangeably, we maintain that there are important differences. Involvement has to do with participation in the activity while engagement connotes the quality of the connection or what occurs when someone attaches psychological importance to the activity.

To be *engaged* in the workplace, for example, is to have a sense of energetic and affective connection with one’s work activities.^{57,58,59} Thus, one can be involved or active at the workplace, or even very committed to it, without being fully *engaged*. On the basis of these ideas, employee engagement measures have proliferated in recent years.²⁵ Research making use of such instruments documents many positive outcomes for both employers and employees when workers are highly *engaged* with their work. However, we could find no measures that assess *engagement* levels with volunteer activities or with caregiving or with educational and training activities. The lack of understanding of both the antecedents and consequences of engagement in these areas clearly represents a gap in the literature.

“When older individuals direct their energies and talents toward identified public and private needs, they generate significant benefits for individuals, families, and communities.”⁶ We need to learn more about how involvements in these activities interact, whether there is an optimal amount of involvement, and the extent to which greater affective involvement (i.e., *engagement*) predicts positive outcomes for the individual as well as for the recipient of their actions.

Are we witnessing the end of retirement as we know it?

While there are many activities important to retirees in terms of leisure, health-promoting behavior, spiritual development, travel, and so on, there are more opportunities for these activities than there are for the activities we have chosen as our focus. It must be noted that older adults are more involved in so-called productive activity than is commonly recognized and contribute over \$160 billion/year to the gross national product.⁶⁰ There are, however, still many older adults who would like to be involved in such activities, and many more who might enjoy such activities if opportunities were plentiful and if perceptions about what older adults are supposed to be doing with their time changed.

Consider volunteer activities, for example. Unfortunately, there are several barriers that mitigate against finding and getting to meaningful volunteer opportunities. First, some volunteer opportunities are age-specific (older adults need not apply). Second, there is not always adequate training available for older adults to acquire the necessary skills for specific volunteer opportunities. Third, there is not always transportation available for older adults to get to volunteer jobs.⁶¹ Perhaps most important, some people report finding the activities available to volunteers to be tedious and boring “make-work” that does not draw upon their skills and abilities.

Lillian Rubin, for example, tells stories about the stumbling blocks to older professionals who want to volunteer. “In a public school system desperately in need of qualified teachers, the services of a retired college history professor I met were turned away because he wasn’t properly credentialed by the state to teach high school. College, yes, but not high school.”⁶²

There are still more barriers to engagement with paid work for older adults, especially those who have crossed the retirement age of 65. As noted in old-way-of-thinking #3, most retirees are perfectly capable of doing any kind of work they desire for 15 years post conventional retirement ages. Yet, few opportunities exist.

Almost half of retired persons in a recent survey reported that they do not participate in volunteer or paid work; 70% of these report that watching TV is their primary retirement activity. More importantly, these unengaged retirees also report that there are few opportunities in their area for either volunteering or paid work.⁶³

Thus, our focus is on increasing the potential for engagement with the activities of paid work, volunteering, caregiving, and education for those who want to participate. There are great social and political needs in our society today, many of which would benefit from the skills and experience of older people. “Beyond working as greeters in Wal-Marts—or the better option of embarking on new careers based on unfulfilled lifelong interests—Older Americans could help address many pressing national needs, such as looming teacher shortages, caregiving for the very elderly, mentoring the young and providing support for charitable and nonprofit organizations. Many also could be hired part-time for their experience, to train and impart knowledge to younger workers.”⁶⁴

As with many things that we look back on with nostalgia, the old days of retirement probably never were a time of complete rest and relaxation. Today, however, both the longevity revolution and the current economic climate are leading to new views of retirement.

The disengagement paradigm has been resoundingly refuted. Engagement is important for the well-being of older citizens as well as for society.^{65,66} Are we witnessing the end of retirement as we know it? We think so. As Lillian Rubin (2007) said:

*All of us are now in uncharted territory, a stage of life not seen before in human history. And whether woman or man, whether working-class or professional, we are all wondering how we'll live, what we'll do, who we'll be for the next twenty or thirty years.*⁶²

Understanding more about the potential for engaged aging, examining both its antecedents and its consequences, at this transition represents a tremendous challenge and a tremendous opportunity. By pointing to the barriers and lack of structure for older adults’ engagement with life, we hope to encourage new ways of thinking that facilitate our moving beyond the idea of old age as a “roleless role.”

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The Sloan Center on Aging & Work at Boston College

The Sloan Center on Aging & Work at Boston College was founded in 2005. Working in partnership with workplace decision makers, the Center promotes the quality of employment for the 21st century multigenerational workforce. The Center strives to put evidence into practice to improve employment experiences for both employers and employees. We place a particular emphasis on workplace flexibility that supports 21st century ways of getting work done and enhances employees' work experiences. Our multitiered strategy includes combining employer-engaged research and academic rigor with innovative communications. We engage multidisciplinary teams of researchers from around the world to forward three research streams—the U.S. National Initiatives, the State Initiatives, and the Global Initiatives.

The Sloan Center's U.S. National Initiatives partners with scholars and employers across the United States, placing a particular emphasis on workplace flexibility. Together, we explore the intersection of employee preferences with employer practices and chronicle emerging strategies as they evolve. Current projects include analyses of the Health and Retirement Study, Elder Care, Workplace Flexibility, and Multigenerational Talent, and the Age & Generations Study.

The Center on Aging & Work is grateful for the continued support of the Alfred P. Sloan Foundation.

For more information about the Sloan Center on Aging & Work at Boston College, please visit: <http://agingandwork.bc.edu>.

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