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## The new 'awkward age'

### Millions between midlife and old age need jobs, security and a new sense of purpose

By Andrew L. Yarrow

It would have been considered 50 years ago, but they're just beyond midlife. Conventionally, this age group has been seen as on the cusp of retirement or retired, doting on their grandchildren.

Today, the picture no longer fits many of the tens of millions of Americans at this stage of life, who - in our youth-obsessed culture - generally don't think of themselves as old. Americans live 15 years longer than two generations ago. Many at this stage of life need or want to work longer. The challenge for us is both ensuring economic well-being for this rapidly growing population and helping define a new identity and purpose for people who are neither middle-aged nor truly elderly.

Many older Americans want to work or are forced by economic need to do so. Yet, they face disincentives ranging from access to Social Security, private pensions and Medicare to our society's lingering belief that it is "normal" to retire somewhere between 62 and 66 (if not earlier), to forced early retirement and, usually, subtle age discrimination. Social Security reform proposals include raising the full eligibility age, and the 1967 Age Discrimination in Employment Act barred employers from not hiring someone because of their age.

But demographic and employment projections pose huge challenges for this group - challenges that will only accelerate during coming decades. Of the 60 million citizens 55 and over, 25 million work (70

percent of 55-to-64-year-olds and 29 percent of those over 65, compared with 84 percent of people between 25 and 54). Labor force participation for those 65 and older has doubled during the last 15 years, although the rate is still much lower than at the end of World War II, when people died much earlier (and many simply worked until they died).

America is aging and people are healthy and active ever longer, but labor force growth is slowing: Between 2006 and 2016, the Bureau of Labor Statistics projects that the work force will increase by 83 percent among those over 65 and 36 percent among Americans 55 to 64 but barely 2 percent for those between 25 and 54 - and it will continue to decrease among those in their early 20s.

So, what should individuals do during this awkward age? And what do we do as a nation that needs employment to strengthen economic growth? In addition, how do we help these tens of millions of Americans find new identity and meaning for their lives, while ensuring their economic security?

For individuals, the long-term outlook is bleak if they want to work, even though over-55's have experienced less unemployment than younger Americans during this recession. The New America Foundation recently estimated that America needs to create nearly a million jobs a year just to keep pace with population growth, but the ugly truth is that net job creation has been slowing to a crawl, even before the recession. America created jobs between 1990 and 2005 at half the rate that it did during the preceding 15 years. Although employment projections are hotly debated and can be thrown off by unexpected factors, the Bureau of Labor Statistics projects job growth to fall by another 50 percent between 2006 and 2016. Other analysts are

gloomier.

Huge increases in the over-55 population and job growth heading south don't paint a pretty picture. Do we allow, or force, more older Americans to retire, increasing the burden on an already-strained Social Security system? Do we leave many over-55's with less income, perhaps diminished self-esteem and happiness, and a lot of time on their hands? Doing nothing also would mean lower tax revenues and higher unemployment insurance costs for government, and higher (re)training costs for government and business, and for our other social assistance and insurance programs. What's more, adult children of this "young old" population may have to provide economic support, have their parents move in, and deal with their elders' depression and boredom.

So, what are alternative scenarios for Americans in this awkward age? For starters, government and business could invest much more in older worker training programs and expand existing ones such as the Labor Department's Senior Community Service Employment Program. Private employers and

government could be provided tax breaks or subsidies to hire over 55's (ideally, such incentives could be recouped through higher tax revenues). 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.

IBM has been a leader, with its Transition to Teaching, Bridgestar initiative and FedExExperience Pilot Program to provide money and training to help older employees transition into new careers. Other employers should be much less averse to people 55 and older contributing their experience or retooling themselves and starting new careers. Community colleges also have been leaders for older Americans who want to redefine themselves in

their careers. Federal initiatives such as the Senior Corps volunteer program could be significantly expanded.

Beyond employment, the broader culture needs to catch up with 21st century America. We may applaud George H.W. Bush for skydiving at 85 or John Glenn for returning to space at 77. Media and advertising encourage older Americans to look, act and think young. Yet, public distaste for the idea of people over 55 starting

new careers also needs to change. We need role models in TV, film and other media portraying successful older workers, as well as more older fashion models (such as the woman selling glamour in a recent Dove soap commercial).

Demographic, economic, public policy and cultural factors will continue to influence what American life will be like in this new awkward age. However, we need to recognize the problems and act to

provide more choices and opportunities to benefit this rapidly growing segment of the population - and our nation as a whole.

Andrew L. Yarrow is vice president and Washington director of **Public Agenda** and an adjunct history professor at American University. He is the author of "Forgive Us Our Debts: The Intergenerational Dangers of Fiscal Irresponsibility" and the forthcoming book "Measuring America."