

## “FINISHED AT 40” or “SECOND WIND?”

### Employment Challenges and Opportunities for the New Older Worker and the Workplace

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*The coming “age wave” of retiring Baby Boomers will have a dramatic effect on American business, as well as on society’s views of aging and the older worker. This article presents an overview of demographic trends and their implications for the workplace and the aging worker of tomorrow. It includes a description of best practices gained through a three-year specialized job placement program for the older worker developed by the Jewish Vocational Service of MetroWest called Maturity Work and concludes with a commentary on special needs populations.*

Whether you are a recent retiree, a soon-to-be retiree, a Jewish communal agency, or an employer, how you respond to the challenges and opportunities facing the new older worker and the workplace will depend on your view of aging and of the older worker. Much has been written about the coming “age wave,” when members of the Baby Boom generation will reach retirement, but only recently have studies and the media begun to focus on the implications of this major demographic shift for the older worker, the workplace, and the economy. This article presents an overview of the demographic trends and research findings on the emerging role of today’s older workers in

the workplace of tomorrow; then it follows with a description of a national award-winning and innovative job placement program for mature workers called Maturity Works, designed and operated by the Jewish Vocational Service of MetroWest, New Jersey (JVS). It concludes with a set of best practices gleaned from our experience with the Maturity Works program.

#### THE NEW OLDER WORKER

Two contrasting portraits have been painted of the new older worker by researchers and theoreticians, as reflected in the titles of these recent articles: *Finished at 40* (Munk, 2003) or [I’m just getting my] *Second Wind* (John J. Heldrich Center, 2000). The resolution of the debate characterized by these two points of view will shape the economic landscape for many years to come. Is the mature worker someone who has ended his or her productive work life at the ripe age of 40 and today is considered old, with all the associated maladies and negative connotations this word implies—or is this same person viewed as a vital and skilled member

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The Jewish Vocational Service of MetroWest is a member agency of the International Association of Jewish Vocational Services (IAJVS). In 2004, the IAJVS network of agencies in North America served over 33,000 older workers, providing an array of services including job counseling, job search support, job placement, computer/office skills training, and pre/post retirement counseling. For more information about IAJVS, or to locate the IAJVS member agency nearest you, visit [www.iajvs.org](http://www.iajvs.org).

of the workforce who may simply be about to enter a new phase of work life?

Before we continue, a few definitions may be helpful. Aging as a category has its own set of cohorts. Here is the current coinage: Generation Xers=those aged 18-34; Young Aging=the Forty-Somethings; Baby Boomers=those born between 1946 and 1964 (now aged 41-59); and older workers=those aged 55+ (Coun, 2004).

### **The Young Aging: Forty-Somethings**

The New Jersey Department of Labor designates those in their forties as older workers in terms of employer desirability, changes in the value of employee retention, and ease of workforce re-entry after job dislocation. This lowering of age at which a worker is considered old actually began before the economic Bubble Bust of the 1990s. As we all know, big companies have been downsizing since the 1980s when corporate patois began to infect the labor market and restructuring became the byword for smart growth.

As Munk (2003) writes: "In the new economy, the skills that came with age and experience count for less and less. Suddenly forty is starting to look and feel old." The older the employee, the less likely he or she will be rehired; and, the more likely he or she will be replaced by someone younger who earns half as much. Of those rehired, older workers take a much bigger pay cut than younger workers. Longevity has flipped from asset to liability.

The technological advances associated with the Information Age have created the "new economy." If new is the rule, the old ways are out, and, as Munk (2003) postulates, "the bar is lowering on what is considered old." This characterization used to apply specifically to the DOT-COM industries with their youthful engineer entrepreneurs leading start-ups, but it now applies throughout the workforce. Demographically, there are more workers over aged 40 than under. Today, there are 78 million Baby Boomers competing for a limited number of top jobs. "They can't rise to the top (no room) and

right behind, ready to over-take them, is another generation," concludes Munk (2003). In the past, if a worker performed well, he or she could remain stable and safe. However, today we see "Forty-Somethings" slipping backward, and nothing in this labor market is as disposable as those folks known as managers.

Who is the new older worker? He or she is now a typical client of the Jewish Vocational Service of MetroWest Career Placement Center: most often a white-collar male between the ages of 45 and 55—a Baby Boomer—who has enjoyed a successful career and finds himself unemployed for six months or more with slim possibilities of reconnecting with a job as good as the one that he lost.

We have observed in New Jersey what is reflected around the country—that seasoned individuals re-entering the labor market have had to step back, change careers, and in many cases work for considerably less remuneration. Some of our clients have returned to basic exploration of their aptitudes and interests through mid-life career counseling — the same type of exploration they might have done in choosing a college major or their first job. They may have more than 20 years left in their work life, and they are physically fit and able to upgrade their education and skills. They once were valued for their experience, worker behavior, company loyalty, and reliability. But that is no longer the case for many today.

When the nation's first recession in 10 years started in the spring of 2001, our agency began to see an increase in requests for job placement assistance. In the months following 9/11, we witnessed a doubling of requests for service, especially from the over-45 population. Yet, the pain was just beginning. The job market worsened as the war in Iraq drew closer and businesses cut back in investing in anything, including hiring. White-collar employees had for a long time believed that *their* jobs were protected from the enormous downsizing that had affected millions of blue-collar and factory

workers; however, this proved not to be the case in the economic recession that officially ended in November, 2001, according to the National Bureau of Economic Research, but continued long after that date according to many economists. A national survey revealed that from 2000-2003, nearly one in five workers was laid off from a full- or part-time job, with the vast majority receiving no advance notice, no severance pay, and no career counseling from their employers (Dixon & Van Horn, 2003).

To complicate the employment fallout from the recession, the events of 9/11, the war in Iraq, and employer prejudice against the older worker, we are now witnessing the outsourcing of tens of thousands of jobs to locations in India, China, Russia, South America, and Canada. According to Forrester Research, American employers will move 3.3 million white-collar jobs overseas in the next 15 years (McCarthy et al., 2002). Employment security, long enjoyed by many white-collar workers, is no longer a given.

Not only do older workers have more experience but AARP studies (1999) have also shown that they also have better judgment and a greater commitment to quality. Older workers are more likely to show up on time and less likely to quit. In contrast, younger workers are found to be more flexible, more adaptable to change, more accepting of new technology, and better at learning new skills. GenXers, aged 18-34, are characterized as technically savvy and willing to work longer the normal workday. They are seen as the risk takers, adaptable to the shifting dictates of the economy "de jure" and more able to relocate without a second mortgage and two kids in college to worry about (Coun, 2004). Potential seems to matter more to companies than experience (AARP, 1999).

So, stable, steady, career-oriented Forty-Somethings find themselves competing with Thirty-Somethings on the fast track. And the more these younger workers move to the top, the more they tend to promote and hire those who look like them, and who are them.

Yet, because age discrimination litigation is costly, companies have developed new defenses that include changes in the human resources (HR) vocabulary and work methodologies. Companies do not like to issue automatic, annual pay raises after a steady, reliable, loyal employee's productivity has peaked or declined. Performance-based evaluations, "progressive discipline," and other tools for piling up cause for lay-offs have become more sophisticated. In addition to those older workers who choose to retire, many companies are targeting others and finding ways to remove them from their workforce. Older workers tend to be laid off at a disproportionately higher rate than their younger counterparts (Dixon & Van Horn, 2003).

#### **WHAT ARE THE CONSEQUENCES FOR OUR ECONOMY?**

The real conundrum for American industry is that today more than half the nation's workers are aged 40 and over (Baker, 2005). Who will replace them when they retire, and what will be the loss in critical institutional memory, technical know-how, and established personal contacts?

The Bureau of Labor Statistics predicts that there could be as many as five million to six million more jobs than available workers by 2008 and seven to ten million more jobs by 2010. By 2030, the skilled labor shortage may be as high as 35 million (Hodge, 2005).

A recent survey by Deloitte showed that one-third of all U.S. companies expect to see 11 percent or more of their employees retire within three years, when the leading edge of the Baby Boom turns 62. For the last 20 years, there has been about a 44 percent increase in the number of 25- to 54-year-old workers born in the United States. For the next 20 years, no growth in this age group is anticipated, so any growth in the workforce will have to come from older Baby Boomer workers or from immigration or there will need to be expanded outsourcing (Hodge, 2005).

The contract between America's industry and its workforce has radically altered over

the previous decades. There are hardly any comfortable slots based on longevity, outside of government service unions, where even tenure guarantees are being debated in many states. Guaranteed benefits are going the way of the trade unions (Dixon & Van Horn, 2003).

Ironically, after rounds of downsizings, many companies have sharply cut their workforces only to be left with large pools of retirees collecting benefits for far longer than predicted. Lucent Technologies, for example, has only 20,000 active workers in the United States to generate the business needed to help support nearly 120,000 retirees, whose health care last year cost about \$775 million, an amount equal to 70 percent of Lucent's net profit. It is, therefore, not surprising that companies are cutting back on post-retirement health benefits. This trend has caused workers to hang on to some job, any job, to keep their health coverage until Medicare benefits begin at 65 (Porter & Walsh, 2005).

As the Baby Boom generation retires and labor force growth slows dramatically, the burden on those in the workforce of supporting retirees through Social Security will grow. Extending work lives would help reduce this burden.

#### **EMPLOYMENT EXPECTATIONS HELD BY OLDER WORKERS**

In the United States, today's retirees are a diverse group—40 million people of varying ages, incomes, and levels of activity. There is growing evidence that many of them find conventional retirement unsatisfying. The old dream of the "golden years" was the freedom *from* work. The new dream may be the freedom *to* work—in new fields and in jobs that are still rewarding (Lohr, 2005).

In its study of work trends, the Heldrich Center for Workforce Development at Rutgers University (2000) found that those who retire by choice increasingly seek a work-filled retirement "focused on fulfilling personal goals and contributing actively...to society." Although 75 percent of all workers

in their study would like to retire early from permanent full-time jobs, only 10 percent say they would completely stop working; 42 percent stated they would seek part-time work for enjoyment, and 10 percent said they would need it for income.

These statistics are consistent with those of AARP (1999), which found that fully 80 percent of Boomers expect to work in retirement—more than one-third for its enjoyment value and one-quarter for the added income. Only 16 percent say they will not work at all; 55 percent of those aged 50-70 expect to work into their 70s or later, with 27 percent expecting to quit sometime before age 80 and 18 percent planning to work after that. The numbers increase among pre-retirees, with 23 percent expecting to work into their 80s. Although the majority of Boomers plan to stay in their current profession, 27 percent expect to do something entirely different, with 16 percent planning to work for themselves or start their own business.

A recent study of Baby Boomers by Merrill Lynch (2005) found that of the 75 percent who intended to keep working in retirement, most expected to retire from their current jobs at the average age of 64 and then launch a new career, with 42 percent of those surveyed indicating they wanted to cycle between periods of work and periods of leisure.

As observed in the Heldrich Work Trends series, "With the decline in manufacturing jobs, and the rise in tech and service jobs, work is no longer associated with repetitive tasks, sore muscles" and the like. Work can be energizing, a place to make friends and ego enhancing through personal achievement (Schaffner & Van Horn, 2003). Continued participation in the workforce is a way for older workers to stay mentally sharp and socially engaged (Greene, 2004; Schwab, 2005).

An excerpt from a recent article in the *Los Angeles Times* illustrates this point:

Dressed in painter's whites, Nick Williams points out his toughest job, a two-story colonial with shingles that he painstakingly scraped, sanded and painted by hand. "I was

on a 32-foot ladder most of the time," said Williams, eyes twinkling, but I was only 82 then." Now 10 years older, Williams is still climbing ladders and painting homes all over Ventura, CA. He labors six days a week, a pace he intends to keep until "more than my knees give out."

Or consider the 81-year-old Minnesota schoolteacher who retired after 60 years last summer, only to return to the classroom in September as a substitute. In rural Wyoming, a 93-year-old surveyor pounds his own stakes five days a week. Ella Clarke Nuite of Georgia has them all beat. Honored last fall as "America's Oldest Worker," Nuite at 101 still pitches in daily at her family's bottled water business, filling orders and doing the books.

For this hardy crowd, work keeps their bodies fit and their minds active. It gives their lives vitality and purpose, they say, while bringing income that is a bonus for some and a necessity for others (Saillant, 2005). Work in many ways defines our place in society and family. It sustains our self and our community, adds to our quality of life, and promotes mental and physical health.

According to the AARP studies (1999), 30 percent of older boomers report that financial need compels them to keep working. "Retirement income used to be thought of as a three-legged stool of pensions, Social Security, and savings," writes Janemarie Mulvey in an article in an AARP publication, but that stool has become a bit unstable—with costs like health care, college tuitions, weddings, and second mortgages coming later in life than in their parents' generation. Continues Mulvey, "Now you need a chair with a fourth leg—part-time work" (Quigley & Kaufman, 2004).

For the reasons described above, more and more older workers are joining the workforce. Workers aged 55 and over account for more than half the job gains in the past year, according to the U.S. Labor Department's monthly household employment survey (Baker, 2005). Between 2002 and 2012 it is

expected that the annual growth rate of workers 55 and older will increase nearly four times faster than that of the overall labor force (Chao, 2005). Last year, the 55 and over workforce topped 21 million, an increase of 23 percent since 1999, when the economy was at full tilt. According to a 2001 Drake Beam Morin study, the fastest-growing segment of the workforce in the United States will be those aged 55-64; and, workers aged 50 years and older will comprise the largest proportion of the workforce during the next 25 years. Older workers are now beating out unskilled youths for many low-wage service jobs. "If millions in the massive Baby Boom generation postpone retirement, as many expect, the young could be competing against their grandparents for years to come" (Baker, 2005).

Workers over 55 will comprise 19.1 percent of the workforce by 2012, up from 14.3 percent in 2002 (Porter & Walsh, 2005). The workforce participation rate for the 55-64 age group has grown from 55.1 percent in 1982 and 56.2 percent in 1992 to 61.9 percent in 2002; it is expected to reach 65.1 percent by 2012 (Chao, 2005).

These trends are not limited to the U.S. workforce, but are a global phenomenon. In fact, other areas of the world are aging at a faster rate than the United States and will be facing the implications of a maturing society sooner than we will. The International Labor Organization has estimated that by the year 2025, the number of individuals over the age of 55 in the workforce will be 32 percent in Europe, 30 percent in North America, 21 percent in Asia, and 17 percent in Latin America (Ilmarinen, 2001). These findings support the need for organizations to rethink their hiring, training, and transition strategies in order to retain long-term, quality employees and attract new, creative, skilled employees regardless of age.

### **OPPORTUNITIES FOR OLDER WORKERS**

Retaining or rehiring the older worker is good for the economy and for the individual,

but how does it happen? How do older workers break through the iron door to a company's human resources department and rejoin the workforce?

We believe enlightened employers are key. Home Depot, for example, is taking steps so it will be able to fill a labor shortage a decade from now. It is partnering with such organizations as AARP and One Stop Centers to help achieve this goal. Among its innovations are "snowbird specials"—winter work in Florida and summers in Maine (Freudenheim, 2005).

AARP (2004) recently instituted an Honors Program to recognize employers that provide opportunities for older workers. Employers submit an extensive application to AARP for the Best Practices Honor in such areas as recruitment, retention, workplace culture, mentoring, career counseling services, work schedules that include job sharing and flex time, training, benefits, phased retirement, and rehire plans. Major companies such as CVS Pharmacy, Pitney Bowes, Inc., and Volkswagen of America, Inc. have been recognized through this program.

Some companies are offering older workers the option to retire gradually—using part-time or short-duration jobs on their "way out" (phased retirement, if you will). Rather than being purely altruistic, these so-called bridge jobs enable companies to extract critical knowledge and institutional memory from the older workers as they are "debriefed" and assigned as mentors to their younger replacements. Most likely to make this transition are white-collar employees, managers, and the like.

Several societal changes have encouraged phased retirement. Social Security no longer penalizes recipients who work after age 65, people are healthier, and as pointed out in the Heldrich Center study, work is less physically taxing and less mundane (Schaffner & Van Horn, 2003).

Smart Boomers need to take the initiative before they retire. They should begin to catalogue where they have strong collegial/business relationships in their field, organi-

zational life, and community before they have to step down. They need to work their network while they are working—and not wait for the empty cubicles to appear on both sides of them.

## MATURITY WORKS

In this section, we describe our experience from 2002-2005 at JVS MetroWest with a specialized job placement program we developed called Maturity Works. Funded by a grant from the Healthcare Foundation of New Jersey, this program is designed to provide specialized career counseling and job placement services to older workers (aged 45-70+). Its goal is to improve the physical and mental health of the program's clientele and consequently improve the community's financial health, by helping return unemployed, mature jobseekers to the workplace. In addition, through outreach, community partnering, and education to local employers, JVS aims to heighten the awareness of the Jewish, general, and business community of the many issues surrounding the interviewing, hiring, and retention of mature workers. The innovative program design and the significant results achieved during the program's first three years of operation were recognized by the International Association of Jewish Vocational Services (IAJVS), which selected Maturity Works as its 2005 Program of the Year.

In its first three years, Maturity Works served more than 900 jobseekers, ranging in age from 45 to 85, with a 10 percent increase in job placements compared with the rate prior to the program's creation, producing an overall placement rate of 51 percent. More than 7,000 new employers were told about the program and asked to identify job openings, and 33 synagogues joined a coalition to support the project and generate job openings and contacts for the program's clientele. With the assistance of this coalition, two community-wide "Jobathons" (phonathons for jobs) were held, resulting in 655 new jobs openings.

Through the efforts of synagogue volun-

teers, a community job bank was created with a dedicated Web site for the use of Maturity Works clients ([www.MWjobs.org](http://www.MWjobs.org)). More than 800 jobs have been posted on this site to date, resulting in numerous placements that otherwise would not have been made.

A Volunteer Corps made up of Maturity Works clients was created to assist fellow jobseekers while working toward their own job placement. Volunteers provided ongoing courses in Microsoft Office, as well as workshops on various topics including "Navigating the Unemployment Maze," "The Upside of Substitute Teaching," and "Tips for Successful Career Change" to program participants with the highest satisfaction ratings. The program volunteers also have served as guest speakers at bimonthly support group meetings and at community seminars held periodically throughout the year.

The Maturity Works project was chosen by a local chamber of commerce as one of its key initiatives for three consecutive years. The Maturity Works staff, in collaboration with selected business members of the chamber, developed and distributed a training manual to teach successful interview techniques to mature jobseekers. Likewise, in collaboration with the chamber, a White Paper highlighting the benefits of hiring and retaining older workers, pointing out the future shortage of qualified younger workers, and debunking the myths surrounding the older worker, was developed and distributed to local businesses. The chamber of commerce collaborative project, entitled "Why Maturity Works," hosted a roundtable of business professionals and workforce leaders to advance its principles. As an outcome of the roundtable, Maturity Works staff professionals were invited to conduct a successful "Jobs for Life" seminar at a local university and led a Maturity Works roundtable for local area human resource executives in the fall of 2005.

### BEST PRACTICES

As they approach retirement, Baby Boomers contemplating new career opportu-

nities will increasingly seek guidance on the best way to conduct their job search. The titles of recently published self-help books are indicative of this trend and provide a glimpse into the future of the self-directed career guidance movement: *Too Young to Retire: 101 Ways to Start the Rest of Your Life*, (Stone & Stone, 2002); *Don't Retire, Rewire!* (Sedlar & Miners, 2003); *Support Your RV Lifestyle! An Insider's Guide to Working on the Road* (Hall, 2002); *The Best Home Businesses for People 50+* (Edwards & Edwards, 2004); and *Don't Stop the Career Clock: Rejecting the Myths of Aging for a New Way to Work in the 21<sup>st</sup> Century* (Harkness, 1999). In addition to these self-led approaches, there will be a growing need for experienced career counselors, skilled in assisting mature workers in their search for satisfying employment. Recognizing this, and paralleling the services offered by JVS MetroWest and other member agencies of the International Association of Jewish Vocational Services, Civic Ventures, for example, is helping to create "a network of later-life career coaches who help boomers ease their way back into the work force" (Greene, 2005).

Presented here are a series of "how to's" and best practices gleaned from our experience over the past three years, which we hope will guide and inform the provision of high-quality and effective career counseling and job placement services to older workers and the business community.

### How to Help Older Workers Get their Feet in the Door

- In small group workshops and in individual sessions, stress the importance of researching and reaching out to small and medium-sized companies, companies that hire mature workers, and those with worker shortages.
- Facilitate hands-on training sessions in the art of networking; invite motivational speakers and run practice sessions frequently.
- Encourage the use of informational inter-

viewing and the use of mentors (develop a list of mentors in various fields and industries).

- Conduct resume-writing workshops to ensure that mature jobseekers have up-to-date, focused, professional resumes.

### **How to Prepare the Mature Worker for a Successful Job Search: The Interview**

In small group workshops, discuss and practice successful interviewing techniques. For example, focus on relating success stories, work/personal accomplishments, and results, or have the older worker write a 60-second profile summarizing key skills and qualifications (emphasize transferable skills) and how his or her background can best serve the employer. Highlight the assets of aging:

- wisdom
- ability to comprehend the whole
- excellent verbal command
- strong commitment to work
- broad work experience
- more faithful to employer
- fewer absences from work
- high motivation to learn
- overcoming age-related barriers/myths

Focus the older worker's resume on the past 10-15 years, unless prior experience is relevant, and eliminate graduation dates. Try to counter objections to hiring older workers, including the following:

- Candidate overqualified (stress you are FULLY qualified and good fit)
- Candidate inflexible and resistant to change (focus on continuous education, recent accomplishments and contributions, ability to work well with others, and problem-solving ability)
- Younger manager feels threatened (practice a nonthreatening approach, provide examples of teamwork with all ages, identify common interests, display an upbeat, contemporary appearance, avoid discuss-

ing the "good old days" and your kids in their age group!)

- Jobseeker lacks energy/reduced mental capacity (discuss an active lifestyle; express flexibility and willingness to do whatever it takes to get the job done; indicate enjoyment of work, setting goals, and teamwork; and provide examples of working under pressure and juggling multiple projects)
- Health and retirement concerns (express interest in working as long as you can, avoid discussing medical/health related issues, display interest in growing with the company and assuming more responsibility with time, and do not mention the "R" word (retirement!))
- Outdated or lack of technical knowledge (discuss courses you are taking or planning to take, focus on being a fast learner and your excellent track record of on-the-job training, do not apologize, and concentrate on all you have to offer, your willingness to learn, and your work ethic)
- Lack of motivation (focus on your desire to make a difference and be part of a productive team, reach out to employers before they advertise openings, present yourself as an enthusiastic, energetic, highly competent candidate)

Practice handling challenging interview questions/issues, especially ones geared to discourage the mature jobseeker, and practice overcoming objections to hiring mature workers:

- I'm not sure if this job will keep you challenged.
- Many of the employees here are younger than you.
- I think you are overqualified for this position.
- This is a very demanding position.
- We can't meet your salary requirements.

Emphasize a positive attitude and interest in the job throughout the interview and ASK FOR THE JOB!



### **How to Raise Community Awareness of the Need to Interview and Hire the Older Worker**

- Become active in local chambers of commerce, civic, and workforce organizations.
- Engage the above groups to work together to raise the awareness of employers of the changing demographics of the workplace and the importance of interviewing and hiring mature workers.
- Organize a focus group of companies, chambers, organizations and workforce groups to discuss issues germane to the above topics and to plan for a larger event in the community.

### **How to Get Employers to Open the Door**

- Be persistent and don't give up! You may just be a little ahead of the curve. Timing is everything, so plan to call back and try again at a later date.
- Develop and use networking contacts to the fullest.
- Develop a compelling case.
- Cite future workplace demographics (as included in this article).
- Debunk the myths (as outlined above).
- Be able to articulate the value and relevance of transferable skills.
- Explain how mature workers are an asset to any company.
- Cite success stories.
- Offer to train HR and key company managers.

### **How to Get Employers to Welcome the Older Worker into the Company**

Identify and meet with key managers and internal champions who will advocate for the older worker. Offer to assist the company in formulating and presenting the case and in developing a training program to help dispel the myths surrounding the older worker and to enable the recruiting, interviewing, and

hiring of mature workers. The program should include the following elements:

- understanding transferable skills and their value
- assets of mature workers
- future demographics of the workplace (shortage of qualified younger workers and numbers of available, qualified older workers)
- success stories of companies that recruit and hire mature workers
- debunking the myths surrounding the mature worker

### **Creative Volunteerism**

We would be remiss if we did not include a valuable alternative for those who can afford to truly retire—customized career-related volunteerism. This term does not refer to envelope stuffing or grunt jobs, but to meaningful activity related to one's past skills or career path for the benefit of nonprofits or individuals—everything from business mentoring groups to teaching, job placement to I.T, or legal and accounting assistance to almost any field where one's past work life can help others and enhance one's self. As Howard and Marika Stone (2002) write, "Sixty-five is the new 45." The recent study of attitudes among retirees and pre-retirees conducted by Civic Ventures vividly points out the appeal to this group of "doing good" and contributing to the work of nonprofit organizations (Civic Ventures, 2005).

### **SPECIAL POPULATIONS OF MATURE WORKERS**

Many Jewish communities resettled émigrés from the Former Soviet Union (FSU). Some emigrated when they were young and are now aging and others emigrated late in life, but all face several issues unique to them and their successful employment. We face a special responsibility as advocates and direct service professionals working to meet the needs of older émigrés (Schneider,

2002). In the same way, if the “middle-income unemployed” of our Jewish communities are at a disadvantage, how much more so are the low-income elderly and working poor?

Finally, let us consider the disabled aged, those individuals who cannot return to competitive employment because of their degree of infirmity or advanced age. Creating or strengthening existing work activity day centers would maintain socialization, forestall institutionalization, and enable them to experience the dignity of work while even earning a salary. For them, like for all of us, work is a therapeutic agent that sustains one’s quality of life, mental health, and cognitive functioning; rehabilitates physical functioning; and maintains one’s dignity—one’s self.

Isn’t that what it’s all about?

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