

WORKING FOR A LIVING: SENIOR ADULTS AS CONTRIBUTORS TO JEWISH COMMUNITY

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Jewish communities are aging with a "rich" resource of senior adults who choose to work. Employing senior adults can benefit communities, as well as the workers themselves. Current exploratory research with a pilot sample of senior adult workers upholds the importance of role continuity for life satisfaction. With senior adult workers as contributors to community, Jewish continuity is also promoted through workplace relationships. The Jewish communal service network can chart the course to work for pay as a viable role opportunity in this ultimate stage of life.

"I love my job. I enjoy being part of an organization that touches many people and improves their lives. I enjoy being part of the group that makes [the agency] run smoothly, and one of those who people in the community turn to for advice."

A senior adult female worker
who is Jewish

"I was sitting at home, drying up on the vine; now [I am] getting out, moving around, doing something worthwhile..making some money, and that feels good."

A senior adult male worker who is non-Jewish, with a Jewish employer

As the Jewish population ages, there exists a growing resource of capable contributors to the community workforce. Senior adults who choose to work, numbering in the millions, are the focus of this study. Though society thinks of its seniors as ready to rest, many senior adults would choose to work, given the opportunity (AARP, 1998; Cornell University, 2001; Gerontological Society of America, 1990; Texas Department on Aging, 2002).

Research with senior adults documents the importance of their engaging with society through productive roles. The link between giving and getting—giving to get satisfac-

tion—is empirically related (Gallagher, 1994; Stevens, 1992a). For example, a sense of usefulness, defined as feeling needed and productive, relates with well-being in later life, as does receiving respect at the level to which one is accustomed (Stevens, 1993). Being able to apply one's self to roles that enable ongoing patterns of behavior can enhance later life satisfaction (Stevens, 1992b). Maintaining continuity in one's ways of relating to the world, through one's roles in the community appears to promote well-being. This need to connect can happen in the workplace and simultaneously lend support to the workplace (Farr et al., 1998; Warr, 1998).

Community organizations can use this support amidst cutbacks in funding and human needs that increase in proportion to these cutbacks. Agencies, often overloaded and understaffed, may need extra staff to prepare funding proposals, for example, to procure more support. Senior adult workers can provide this support, along with a work ethic of conscientiousness, a wanting to share what one knows, and a pattern of being on the job, consistently, with commitment to the employing organization (Costa & McCrae, 1999; Farr et al., 1998).

Looking ahead, the "new old" will want to continue to work, according to studies of the 70 million Baby Boomers who will succeed today's 35 million senior adults (AARP, 1998; Cornell University, 2001; Texas Department on Aging, 2002). The

Baby Boomer cohort—aging adults born from 1946 to 1964—already have track records in health and education that portend a longer track record on the work course, even before the recent decline in investment income (AARP, 2001; Tomkins, 2001). With their education, experience, and health benefits from health promotion and personal motivation, the “new old” comprise a rich resource to the service sector.

BENEFITS TO THE WORKPLACE

Research on older worker performance identifies qualities that uphold the cost effectiveness of senior adult workers and negate the perceived impact of age (Farr et al., 1998). Less turnover, low absenteeism, ideological commitment, and greater flexibility differentiate older workers from the workforce at large.

Less turnover on the part of older workers saves employers time—the time needed to recruit, train, and retrain—and therefore money. A study of 206 U.S. organizations estimated the expense incurred by turnover to be \$10,000 to \$30,000 or more for each employee who leaves (AARP, 1999), and another study of 378 organizations claimed that turnover increased in the past year (Gold, 1998). Other studies document the relatively low rate of turnover of older workers, with concomitant cost savings (AARP, 1995; Costa & McCrae, 1999). Low turnover reflects loyalty, and day-to-day loyalty is reflected in low absenteeism. Research consistently documents better attendance and less absenteeism on the part of older workers (AARP, 1999; Farr et al., 1998). Senior adult workers tend to be on the job and to stay there longer.

Older workers also display ideological commitment. Dedication to the company cause and mission is manifested by low absenteeism and conscientious performance. Greater flexibility meets employers' needs for service provisions during off hours such as evenings or weekends, and availability for part-time employment is mutually beneficial, enabling an expanded workforce during times

of organizational need. Senior adult workers with “a need to be needed” doubly benefit from helping organizations at their times of need (Texas Department on Aging, 2002).

BENEFITS TO SOCIETY

More and more people are living past retirement age. When the retirement age of 65 was set in 1935, life expectancy was less than 65 (McRae, 2001). Life expectancy has since increased to 73 for men and 79 for women; furthermore, for people who reach age 65 a “survival effect” adds another 18 or so years to life, resulting in life expectancy into the eighties (Hooymann & Kiyak, 2002). With so many healthy, well-educated people living longer, ongoing work opportunity for those who want it seems sound.

However, the longer life-span is not the only reason for opening up opportunity to work into older age. The dependency ratio of people collecting benefits (retirees) to people paying taxes (workers) is changing as fewer workers enter the workforce and more workers retire. For example, in 1960, there were 5.1 workers for every Social Security beneficiary; by 2020, there will be less than half this many workers (2.4) for every beneficiary (AARP, 2001; Bettelheim, 2001; Gerontological Society of America, 1990). This downward trend is expected to continue.

Not only numbers, however, speak to the wisdom of hiring senior adult workers. Putting expertise to work is a stand-alone argument. Older workers with the will to work, practiced capability, and experience with the ups and downs of life, bring talent with high motivation and realistic expectations. The utilization of these capabilities promotes mental health and contributes to a vital and more productive society (Warr, 1998). Overall productivity is enhanced and the nation's economy is supported (Andrews, 1999). The half million senior adults who wanted to work in recent times could have added \$13.9 billion to the nation's productivity and \$1.4 billion to the tax base (Gerontological Society of America, 1990). In addition, Judaism supports the utilization of these capabilities

and all personal potential throughout every day of one's life, as indicated in the Orthodox and Conservative prayer books (Rabbi E. Lazaroff, personal communication, November 7, 2002; Rabbi H. Swiss, personal communication, November 12, 2002). The future offers the opportunity and the need to embrace this resource.

SENIOR ADULT WORKERS AND THE JEWISH COMMUNITY: AN EXPLORATORY STUDY

An exploratory study with 14 senior adults, registered with a job placement service of a Jewish community service agency, yielded preliminary findings about the association between work and well-being. This study addressed two research questions: (1) What is the association between work and well-being in older adulthood? and (2) How is continuity of role-related characteristics across the stages of adulthood associated with well-being in older adulthood? Corresponding hypotheses suggest that, in older adulthood, there will be a positive association between work and well-being and, likewise, a positive association between role continuity and well-being.

Research Instruments

An interview schedule and a questionnaire were used to collect data. The Interview Schedule was a five-item instrument with open-ended questions that elicited information about the respondent's typical day, work roles, social support system, and primary reason for working at this time of life.

The 45-item questionnaire measured personal and role characteristics that could relate to well-being. Personal characteristics included sociodemographic characteristics, such as age, gender, and ethnicity; socioeconomic status in terms of education, income, and occupation; marital status; and self-perceived health status. Role characteristics included employment status (not working, working part-time, or working full-time); volunteer status; contact with family; and

role continuity in terms of sense of usefulness, perceived respect, and congruence between one's experiences and expectations for later life. Well-being, the dependent variable under study, was conceptually defined as "later life satisfaction" and measured by the 18-item Life Satisfaction Index-Z (Neugarthen et al., 1961).

Study Findings

Personal Characteristics

The study sample comprised ten women and four men aged 60 to 74, all registered with a job placement program of a nonprofit Jewish communal service organization. Thirteen were Caucasian, and one was Hispanic.

There was variation in marital status, socioeconomic status, self-perceived health, life satisfaction, and reason for working at this time of life. Half of the respondents were married, five were divorced, and two were widowed. Income ranged from over \$50,000 to under \$20,000, with a median of \$30,000–39,999. All the respondents had some college education; of these, one graduated from college, and two had graduate degrees. While self-perceived health ranged from "excellent" to "not very good," six rated their health as either "excellent" and six rated it as "good." Level of life satisfaction ranged from high to low. Seven cited their reasons for working were to obtain money or benefits, five to keep active, and two to help others or to be with people.

Thus, half the respondents were working for reasons other than money. Keeping active was important, as evidenced by elders who identified their "number one reason for working" as follows: "to keep my head active," "to keep busy, active—others feel lost around retirement, don't know what to do with themselves," and "I like to be busy."

Role Characteristics

Nearly equal numbers of respondents were working part-time or full-time, with one person not currently employed. Half

were also volunteers, in addition to being employed. There was a range in amount of family contact, but for the respondents who had a "significant other," he or she was usually a family member. For most respondents, continuity in role-related characteristics across adulthood—feeling useful, receiving respect, and meeting one's own expectations—was "moderate" or "high."

Research Question 1: Association between Work and Well-Being

For this pilot sample of senior adult workers, there was a wide range in levels of life satisfaction, and work was sometimes, but not always, associated with well-being. Additional consideration was given to whether part-time work would relate to well-being, as part-time workers may be working by choice. Indeed, part-time work was associated with higher levels of life satisfaction, although this association was tentative and not statistically significant. A greater proportion of senior adults who worked part-time or less (42.9%), compared with senior adults who worked full time (28.6%) indicated higher levels of life satisfaction. Therefore, there was some trend reflecting the benefit of part-time work over full-time work in older adulthood.

Research Question 2: Association between Continuity of Role-Related Characteristics Across the Stages of Adulthood and Well-Being

There was a significant, positive association between continuity of role-related characteristics and well-being for this pilot sample ($p < .05$). Older workers who reported feeling useful *and* receiving the respect to which they were accustomed *and* meeting their own expectations were the workers who reported more satisfaction with life. The majority of respondents with higher role continuity (55.6%), compared to no respondents with lower role continuity (0%), indicated higher life satisfaction. Also notable is that all respondents with higher life satisfaction reported higher role continuity.

Limitations of Study

The major limitations of this study relate to its generalizability, design, and analytical method used. This pilot sample is small and not representative of all older adults. The sample is "focused" in directions of educational level and cultural identity. All respondents had at least some college education, in contrast to the average for older adults, which is only a high school education (U.S. Department of Health & Human Services, 2001). With all but one respondents being Caucasian and given the sectarian auspices of the sample site, there was cultural homogeneity or similarity. Therefore, these study findings cannot be generalized to other groups of elders who equally value choice and opportunity to work. Empirical studies with diverse groups of elders are needed.

The study comprised older workers, with no comparison group of senior adults who chose not to work. Future research is needed that matches senior adult workers with non-workers—by age, health status, socioeconomic status, and social support—to evaluate empirically whether choice in the role of work and continuity of role-related characteristics are salient for well-being.

With a sample of this size, descriptive statistics and bivariate correlations are the only statistical methods that can be used. A larger study sample is needed for multivariate analysis, which could control for potentially intervening variables, such as health, socioeconomic status, and social support. In addition, a larger sample size is needed to analyze further the tentative and not yet significant association between part-time work and well-being.

IMPLICATIONS FOR JEWISH COMMUNAL SERVICE

Senior adults are a resource increasing in levels of health and education and in number. Two current studies of Jewish demographics, while differing on the percentage of the Jewish population over 65, indicate an increase in senior adults as a proportion of

the overall Jewish population. Over the past decade, this increase was 27% (Kosmin et al., 2002; United Jewish Communities, 2001; 2002). At a time when communities are experiencing a dearth of qualified workers, more older adults want to work than actually do, and here is the growing resource to meet both needs.

Communal service organizations offer the culture through which to meet needs of this increasing human resource. What is needed is a climate where older workers can feel useful and respected and meet expectations of themselves. This need to be useful can be a gain for the workplace. With senior adults on the job, cost savings are realized through reduced turnover and conscientious performance. With greater flexibility in work hours, older adults make service available at times of need. From the bottom line to the gross national product, the collective productivity of senior adults as paid workers can be a catalyst to organizational goal attainment.

The aging population and the community service sector offer each other a resource. The aging population needs an opportunity to work in a service environment; the service sector needs the knowledge and values of senior adult workers. The Jewish community service network can meet the needs of aging populations and service communities in five ways:

1. *Job Placement Services:* Job placement services can connect senior adults with workplace organizations by doing outreach to senior adults in the community—through educational programs at senior activity centers, for example—and outreach to prospective employers at professional networking meetings.
2. *Support groups for senior adults seeking employment:* By providing the space and the structure for support groups, Jewish agencies can facilitate interaction among senior adults who choose to re-enter the job market, providing an opportunity for mutual support, information sharing, and morale building.
3. *Agency networking meetings:* Jewish

communal service umbrella organizations that meet regularly to address joint concerns and community needs can place senior adult employment on the agenda. This intra-community forum can convey to its membership the needs of senior adults as well as employing organizations.

4. *Outreach through the Jewish media:* Jewish newspapers can publicize the resource of senior adults and the needs of employing organizations. Feature stories can profile the accomplishments and aspirations of community seniors. “Work wanted” and “help wanted” ads can publicize available senior adult workers and work positions.
5. *Dissemination of outcomes to human resource administrators:* Employers who hire and retain senior adult workers are well positioned to evaluate their performance and productivity. Such workplace attributes as steady attendance, seniors’ roles in key projects, project outcomes, and the contributions of these workers can be evaluated. This information can be disseminated to human resource administrators, people who can leverage these outcomes into employment opportunities.

CONCLUSIONS

The Jewish population and that of the United States overall is growing older, presenting a growing resource with needs. This resource—educated and experienced senior adults—can be an asset to communities with the need for highly capable, conscientious, and dependable workers. Workplaces with a culture of service to society can be a very good fit for workers with needs to continue their usefulness to society.

This workplace-worker matchmaking can be championed by the Jewish communal service network. Through job placement services, support groups for senior adults seeking employment, agency networking, outreach through the Jewish media, and dissemination of outcomes to human resource administra-

tors, Jewish communal service leadership can chart the course.

This exploratory research, with a pilot sample of 14 senior adult workers affiliated with a Jewish job placement service, corroborates research findings that support the salience of role continuity for well-being in older adulthood. The role of work can provide ongoing usefulness and respect while helping senior adults meet their own expectations in the ultimate third of life. It is possible that, by opening avenues to opportunity for ongoing contribution, honoring work throughout one's days can be the legacy left by senior adults who choose work as part of living.

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