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# Boomers at Work and in Transition

By Phyllis Moen, Erik Kojola, and Kate Schaefers

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**Abstract:** *This study investigated the experience and expectations of Minnesota Boomers as well as innovative organizations in the Twin Cities area that are recognizing and responding to their aging workforces. We find Boomers no longer expect a one-way, one-time simultaneous exit from both their career jobs and the labor force. Rather, they are following a variety of paths. Organizations leading in recognizing population and workforce aging are adopting less age-graded policies—providing flexible and reduced work options as well as training to all workers, regardless of their ages or career stages. Policies and practices are needed supporting a range of flexible paid and unpaid opportunities to tap the tremendous talent of this large Boomer cohort. The research upon which this article is based was supported by a grant from CURA's Faculty Interactive Research Program.*

A host of demographic, economic, cultural, and labor market forces are upending conventional linear career paths and one-way retirements as the large Boomer cohort (b. 1946–1964) moves through the traditional retirement years facing circumstances far different from those of their parents' generation.<sup>1</sup> Public and corporate policies and practices presuming a standardized career path and a one-way, one-time irreversible retirement exit are out of date; many workers are being upended by the dismantling of retirement protections and savings, longer

life expectancy, new technologies leading to changing physical demands and intensity of work, the weakening power of unions, and shifting cultural norms.<sup>2</sup>

Both employment security and retirement security are increasingly precarious given the erosion of the social contract based on employer-provided healthcare, pensions and lifelong employment, an aging population, and the restructuring of corporations (including automation, mergers, and downsizing) in light of rapidly changing technologies, a competitive global information economy, and the

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<sup>1</sup> D.F. Warner, M.D. Hayward, and M.A. Hardy, "The Retirement Life Course in America at the Dawn of the Twenty-First Century," *Population Research and Policy Review* 29,6 (2010):893-919; P. Moen, *Encore Adulthood: Boomers on the Edge of Risk, Renewal, and Purpose* (New York: Oxford University Press, 2016).

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<sup>2</sup> L.D. Sargent, M.D. Lee, B. Martin, and J. Zikic, "Reinventing Retirement: New Pathways, New Arrangements, New Meanings," *Human Relations* 66,1 (2013):3-21.

Great Recession.<sup>3</sup> Thus, retirement timing is increasingly uncertain, often precipitated by unexpected “early” retirements through buyouts, layoffs, or a sudden illness, or else the opposite—continued but unwilling work past typical retirement ages to make ends meet. Others are leaving early or working longer voluntarily, or else they are seeking second acts in the form of part-time and contract work, often for nonprofits or agencies aimed at promoting the greater good.<sup>4</sup>

Employers also face challenges in adapting to the emerging 21st-century later-life course and the aging of the U.S. workforce, fostering both outdated age-graded stereotypes and few opportunities for engaging Boomer workers. These changes have created a fundamental mismatch between what many Boomers want or need in this new “encore” adult stage and the outdated policies and practices shaping the conventional life course.<sup>5</sup> Boomers consistently report expectations of working in some capacity past traditional retirement age, but most want more flexible, not so big, jobs that provide them a sense of purpose and meaning.<sup>6</sup> Such jobs—paid or unpaid—are not easy to find. Moreover, older workers also encounter age discrimination and many struggle to retain their jobs or recover from job loss.<sup>7</sup>

These uneven social transformations in combination with the large and increasingly “retirement-eligible” Boomer cohort underscore the outdateness of existing work and retirement policies that are lagging behind changes in both work and the workforce, including how Boomers want to

organize their work and personal lives.<sup>8</sup> Yet, some pioneering organizations have begun to proactively address the challenge of their aging workforces, particularly through work-time flexibility, late career development, and ways to scale back.<sup>9</sup>

### The Study: A Look at Boomers and the Organizations that Innovate Around Employing Them

To capture the changing dynamics of work and retirement, we focused on individuals and organizations in the Twin Cities region of Minnesota, a forward-looking state with vibrant corporate and nonprofit sectors. The state also has a large Boomer population: its 1.3 million Boomers represented 26% of the state’s population in 2012, and the percent of 65 and older is expected to grow at accelerating rates.<sup>10</sup> Organizations in the Twin Cities are known for innovation, and we sought out those leading in responding to the new demography of the workforce and the growing “retired” force.

Our study addresses two key questions:

1. What are the work and retirement expectations of Minnesota Boomers as they move through traditional retirement ages?
2. How are cutting-edge organizations in the Twin Cities responding to both the changing demography of the workforce and the retired force?

We sought out pockets of change among innovative organizations in Minnesota that are recognizing and responding to the unprecedented aging of the state’s labor market and population. Identifying and developing effective policies for older workers is a key challenge for private-sector, public-sector, and social-sector (nonprofit) employers.

To address these issues, we interviewed in considerable depth two small samples—individual Boomers and representatives of innovative organizations who are responding to the shifting goals/needs of their older workers. Recruitment occurred from September 2013 to November 2014. We interviewed decision makers and human resources managers from 23 organizations (11 private-sector firms, 4 government agencies, and 8 nonprofits)—all located in the Twin Cities and surrounding areas (including Rochester). We selected firms based on their recognition and reputation as a great place to work (recipients of the *Sloan Award for Excellence in Workplace Effectiveness and Flexibility*, plus from *Forbes’* list of top employers), as well as those recommended by informants. We sought to capture theoretically meaningful variations in industry, ownership structure, size, and workforce. We asked questions about formal policies and informal practices and accommodations for older workers. Several interviews included site visits and a tour of the organizations’ facilities. We reviewed company websites and documents, including employee handbooks, written policies, and other workforce reports. Table 1 outlines details on organizations in our study.

We also conducted 27 interviews with white-collar Boomers in Minnesota who were working, semiretired, or retired to examine both their current circumstances and their plans and expectations for work and retirement. We sought participants working for different types of employers with variation in industry and size. Four Boomers who participated in an internship program for older workers sponsored by the nonprofit organization SHIFT were also recruited. Several of the individuals worked for the organizations we studied. Table 2 lists the demographics of our participants.

### Findings

**What Do Minnesota Boomers Want?** We found that expectations around work and retirement are in flux among our sample of white-collar Boomers in Minnesota. Our interviews reveal that traditional one-way paths to retirement are no longer the norm—at least for this small sample—as these Boomers move into and out of work in ways shaped by their preferences, finances, and family responsibilities, as well as by workplace and government policies

<sup>3</sup> S.E. Rix, “Recovering from the Great Recession: A Long Struggle for Older Americans,” AARP Public Policy Institute. Washington, DC, 2012.

<sup>4</sup> J. Reynolds and J.B. Wenger, “Prelude to a RIF: Older Workers, Part-Time Hours, and Unemployment,” *Journal of Aging & Social Policy* 22,2 (2010):99-116; M. Freedman, *The Big Shift: Navigating the New Stage beyond Midlife* (New York: Public Affairs, 2011).

<sup>5</sup> P. Moen, *Encore Adulthood: Boomers on the Edge of Risk, Renewal, and Purpose* (New York: Oxford University Press, 2016).

<sup>6</sup> AARP, *Staying Ahead of the Curve 2013: The AARP Work and Career Study* (Washington, DC, 2014).

<sup>7</sup> G.C. Gee, E.K. Pavalko, and J.S. Long, “Age, Cohort and Perceived Age Discrimination: Using the Life Course to Assess Self-reported Age Discrimination,” *Social Forces* 86,1 (2007):265-290; P. Moen, “Not So Big Jobs and Retirements: What Workers (and Retirees) Really Want,” *Generations* 3,1 (2007):31-36.

<sup>8</sup> E. Kojola and P. Moen, “No More Lock-Step Retirement: Boomers’ Shifting Meanings of Work and Retirement,” *Journal of Aging Studies* 36 (2016):59-70.

<sup>9</sup> K. Dychtwald, T.J. Erickson, and R. Morison, *Workforce Crisis: How to Beat the Coming Shortage of Skills and Talent* (Harvard Business Press, 2013); P. Moen, E. Kojola, and K. Schaefer, “Organizational Change around an Older Workforce,” *The Gerontologist*, in press.

<sup>10</sup> C. Helmstetter and J. Tigan, “6 Surprising Trends about Minnesota’s Millennials,” *Minnesota Compass*, 2014. Accessed March 20, 2014, at [www.mncompass.org/trends/ask-a-researcher](http://www.mncompass.org/trends/ask-a-researcher); P. Moen, E. Kojola, and K. Schaefer, “Organizational Change around an Older Workforce,” *The Gerontologist*, in press.

**Table 1. Informal and Formal Organizational Policies in Twin Cities Sample of Organizations Innovating Given Changing Workforce Demography**

Sector	N	Flexible Work Policies	Part-time Core Jobs	Phased Retirement	Rehire Retirees	Pension
For-Profit	11	6	6	1	7	3
Nonprofit	8	6	8	2	8	0
Public	4	4	4	2	4	1
<b>Total</b>	<b>23</b>	<b>16</b>	<b>18</b>	<b>5</b>	<b>19</b>	<b>4</b>

**Table 2. Sample Demographics of Boomers Interviewed in Twin Cities Region**

	N	Women	Men	Total
		14	13	27
Demographics	Mean age	58	61	61
	Age range	50–68	52–68	52–68
	Married or live with partner	10	12	22
	Single	4	1	5
Employment Status	Fully retired	0	1	1
	Partially retired	2	3	5
	Full-time work	10	8	18
	Unemployed	2	1	3
	Encore job	3	2	5
Employer Industry (current or retired from)	For-profit employer	6	8	14
	Nonprofit employer	5	2	7
	Public employer	2	1	3
	Self-employed	1	2	3

Notes: Individuals can be partially retired and say they have an encore job.

and societal norms. A key theme across the interviews is the blurred boundaries around these Minnesotans' retirement transitions. Most do not envision the sharp divide between paid work and retirement experienced by previous generations. Instead, many want to scale back or seek second acts, rather than opt out of the workforce altogether. Participants voiced a degree of uncertainty about their retirement plans, with many wanting to work more flexibly and in less demanding jobs—whether in paid occupations or stipend/volunteer options—that provide a sense of purpose and meaning. Of the 27 participants, about half were either working past the standard retirement ages of 65 or 66 (the age of eligibility for full Social Security benefits for this group is 66) or else planning to work into their late 60s

and 70s, at least in a part-time capacity. In our interviews, we found that participants who are healthy and enjoying their work were typically reluctant to voice a specific expected retirement age, pushing it off to sometime in the future.

Taken as a whole, the Boomers we interviewed tend to reject a view of retirement as a period of leisure and withdrawal; they instead express a desire to remain active and engaged either through paid work, often in encore jobs, or unpaid activities. Most talked about their ideal futures, whether retired from their career jobs or not, as being active and socially connected. For some this means paid work, while for others it involves volunteering, traveling, or spending more time with family. Many of the Boomers expressed a desire to work more flexibly and often in less

demanding roles as they get older. Boomers in our study want to have more control over their time, schedules, and the type of work they do.

Having control over when and where they work (or not) is a consideration in whether participants keep working or retire, often seeking part-time opportunities. However, employer policies shape their ability to scale back. Flexible work-time policies entice older employees to continue working, even as extreme job demands push them out of their jobs. Flexible employers support people working longer by offering ways to navigate work and life goals, interests, and responsibilities. People with inflexible employers and highly demanding jobs report wanting to retire or leave their jobs for more flexible work. The stress of highly demanding and inflexible



work pushes Minnesota Boomers toward retirement and either enhanced family roles, active leisure, or postretirement jobs with more flexibility and meaning.

#### *How Are Innovative Minnesota Organizations Responding to the Aging Workforce?*

Among the innovative organizations in Minnesota we studied, we detected identifiable and patterned organizational strategies to retain and attract the state's large population of Boomers (see Table 2).<sup>11</sup> We find these pockets of innovation in large-, small-, and medium-size organizations and in the private, public, and social sectors. However, the policies and practices are not yet institutionalized, taken-for-granted practices across all employing organizations in the Twin Cities area, even though they are the new norms in the innovators we studied.

#### Flexibility and Part-time Work

Most surprising is that the innovative policies reported for older workers are,

in fact, designed for opening up options for workers of *all* ages, not just older workers. Most of the organizations in our study (16 out of 23; 70%) offer some form of flexibility in which employees are able to schedule when and sometimes where they work, although this is not always a formal policy. Some Minnesota employers have embraced flexibility and telework as ways of reimagining workspaces and work processes. Employers in our study describe how flexible work strategies benefit the organization as well as are attractive to employees, especially older workers who are able to navigate changing family care obligations, health conditions, and life expectations. While the organizations offering flexibility make it available to all workers—older workers are not specifically targeted—it became clear that Boomers benefit from this access.

Representatives describe their organizations as using new technologies to make work less physically demanding and less dependent on being in the office. For several organizations, remote work is a way to reduce real estate costs while creating a more dynamic and effective work environment. For example, a large retail organization

redesigned the physical workspace of its headquarters to promote mobile working and allows telecommuting two days a week—a popular option among workers of all ages and at all life stages, including Boomers in their 50s and 60s.

#### Phased Retirement Strategies

The traditional path to retirement is declining among the Minnesota Boomers and organizations we studied. Phasing into retirement over a period of years is an appealing trajectory for many participants with some already working part-time in encore jobs following their “career” jobs. The innovative organizations in our study are also moving beyond the standard lock-step path of full-time work leading to full-time retirement, instead encouraging Boomers to scale back but remain engaged (often in not-so-big jobs<sup>12</sup>) while passing on their knowledge to younger workers. Most of the organizations in our study do not have formal phased retirement policies; in fact, only 5 have such programs. Nevertheless, 16 (70%) offer

<sup>11</sup> E. Kojola and P. Moen, “No More Lock-Step Retirement: Boomers’ Shifting Meanings of Work and Retirement,” *Journal of Aging Studies* 36 (2016):59-70.

<sup>12</sup> P. Moen, “Not So Big Jobs and Retirements: What Workers (and Retirees) Really Want,” *Generations* 3,1 (2007):31-36.

diverse pathways for their employees as they move to and through the conventional retirement years. At 18 (78%) of the organizations, it is possible for employees in core positions to shift down to part-time hours if they wish to do so. And 8 (35%) organizations in our study have very low minimum hours for receiving benefits. These progressive policies provide full (or prorated) benefits to employees working less than 40 hours a week, permitting older employees to scale back without giving up much-needed health insurance and retirement savings plans. However, at some organizations, the ability to change jobs and reduce hours varies by

about age discrimination and not following regulations tied to the Age Discrimination in Employment Act of 1967. Such reluctance can limit the ability of both workgroups and older employees to proactively plan for the future. Once employees do broach the subject, however, organizational representatives report helping employees craft transitions out of their current positions, if not necessarily out of the workforce. Openness to discussing retirement allows employees and managers to develop plans for replacing older workers, diminishing disruptions to the organization, and allowing workers to shift job responsibilities.

able to earn additional income without committing to full-time work.

We also observed the importance of temp agencies and similar types of organizations that seek to facilitate links between Boomers and employers. For the employer, these third-party organizations provide access to a vetted, temporary talent pool. For the Boomer job seeker, these brokers alleviate the stress of finding and coordinating contracts and projects. The employment brokers expand access to employment for segments of the population that face challenges in gaining employment. A representative of a midsize staffing company discussed how the company helps prepare people for job applications and job interviews, especially Boomer homemakers who have been out of the job market for most of their adult lives and are uncertain about how to articulate their skills and navigate job networks that are changing with new technologies.

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department and occupation as well as by type of job, with higher-level employees and managers having the most options.

The organizations we studied, especially in the nonprofit and healthcare sectors, recognize the rising proportion of their retirement-eligible workers and seek to retain these key people and their knowledge by allowing them to shift their hours and scale back. These organizations are seeking to retain Boomers, even if doing so means these employees transfer out of some jobs and into others. Scaling back work allows employees to transfer their knowledge while also adjusting to impending retirement. For example, one nonprofit has no formal policy for phased retirement but regularly moves older workers who no longer wish to continue in demanding leadership positions into other types of jobs, such as becoming “internal consultants” who mentor the next generation of workers. Several public organizations are assisting older employees in shifting to less physically demanding work, regular (day) hours, and shorter shifts. One state agency we studied moves employees to less physically demanding jobs to retain their value to the organization and help them avoid injury or physical stress.

However, we found managers are wary about bringing up the topic of retirement, reflecting their concerns

(Re)Hiring Older Workers/Retirees

Organizations are also facilitating alternative pathways by hiring retirees—either their own retirees or retirees from other organizations. These practices allow Boomers to remain engaged in some paid work, even as the hiring organizations benefit from skilled and experienced workers. At 19 (80%) of the organizations we investigated, retirees are eligible to be rehired and are often brought back on a contract or project basis. For example, one higher education institution crafts engaging work assignments specifically designed to appeal to retirees. However, a number of organizations also mentioned the difficulties of rehiring their own retirees, especially for organizations with pensions that must navigate Employee Retirement Income Security Act (ERISA) regulations.

We also interviewed representatives from several organizations that regularly hire their retirees or other retired professionals to work as contractors and consultants. These organizations are able to tap into the talent of older workers and pass on knowledge while providing them both meaningful and flexible work. The flexibility goes both ways: rehiring retirees allows employers to respond to shifting workforce demands by temporarily bringing on skilled workers, while Boomers are

Training Older Workers

Many conventional organizations fail to train or develop their older workforce, assuming that those who are retirement eligible are either slow learners or will soon exit the company. However, most of the leading organizations in our study (80%) engage workers of all ages—including older workers—in training and professional development. Professional development and education reimbursement programs allow older workers to continue building their skills and even move up within the organization. A representative of an environmental nonprofit described Boomer workers as an asset, noting that continually helping them develop and find engaging work is part of the institutional culture of investing in employees. While none of the organizations we studied regularly offers special training specifically for older workers, nearly all organizational representatives emphasized that training opportunities are open to all workers, and that encouraging older workers to participate not only benefits the individuals but also the organization.

Human resources personnel or other informants we interviewed report that, contrary to conventional wisdom, the older workers in their organizations are receptive to new technologies. Initial training as well as continuing support and assistance help older workers adjust to new work systems and technologies. Several older workers at a retail



company reported needing time to become accustomed to telework technologies, especially those in positions that require use of complex software, but that they are able to adapt and enjoy the newfound flexibility.

Several employers combine workforce analytics, succession planning, and employee training and development to proactively build talent pipelines to meet emerging needs. Drawing on data analytics to anticipate retirement clusters, a utility company strategically intervened by focusing on knowledge transfer and training. This company worked collaboratively with a technical college to craft a training curriculum that prepared graduates of all ages for jobs in their industry.

### Conclusions

Our interviews with both individuals and organizational representatives in

the Twin Cities area reveal how traditional retirement has been upended for this group of white-collar Minnesota Boomers due to changing social norms and declining social protections, as well as the financial implications of economic uncertainty from dwindling pensions, debt, age discrimination, and poor job prospects. What we find is not one dominant pattern of contemporary retirement but, rather, a diversity of experiences, expectations, and trajectories. The innovative organizations in our study are responding to these changing circumstances, including the aging of their own workforces and the corollary loss of skills and knowledge, as well as the uncertainties of a competitive global economy. We find these organizations are leading change by designing new policies and approaches to work and retirement, pioneering formal and informal ways of addressing

21st-century challenges related to the changing demography of Minnesota's workforce. Boomer workers represent an important talent pool for employers because of their unprecedented numbers as well as their skills, talent, and knowledge about organizations, customers, and occupational and sector history and culture.

What we find are policies and practices reflecting that retirement from a full-time career job is not absolute and does not necessarily occur when people are retirement eligible according to organizational and public policies and outdated assumptions about the clocks and calendars of work and retirement. The employers in our study are distinctive in their willingness to experiment with new approaches and proactively adapt to the changing needs of workers. We find that some employers are adapting to the pressures of their

aging workforces and the potential loss of important knowledge by developing new strategies. Most “get it”—that they must understand the preferences and circumstances of their Boomer workers and retirees; the potential implications of an aging workforce for their work processes and work environments; and the shifting technological and social aspects of contemporary work together with outdated age-graded policies and practices that limit Boomers’ options for working more flexibly, moving into and out of employment, or taking on encore careers<sup>13</sup> that promote the greater good. We see evidence of increasing concern about the possibility of knowledge and skill loss as Boomers exit their jobs. In the organizations we studied, there is clear recognition of this looming problem and the need for both retaining experienced workers and transferring knowledge via cross-training, mentoring, and other activities.

We find that both large and small innovative organizations are developing and implementing imaginative strategies, but these approaches vary by organizational size. Larger organizations in the Twin Cities often have more institutionalized policies and more formal programs, made possible because of their size. Many of the large nonprofits and businesses we studied regularly use part-time employees and have more options for people to phase down or switch to less demanding roles. Smaller organizations tend to be more adaptive and responsive to the particular needs of specific Boomer employees. Several smaller employers discussed addressing the needs of individuals, rather than one-size-fits-all policies, which allows them to accommodate older workers as well as the needs and preferences of employees of all ages. Yet there is a potential problem when policies are not formalized, especially if accommodations are provided only for those workers who are deemed “valuable” or have positive relationships with management.

Our study suggests and finds supportive evidence that retaining and attracting talented and experienced older workers—and passing on knowledge—are key 21st-century business challenges requiring 21st-century solutions. Rigid, standardized work practices

seem to push Boomers out of the workforce; this underscores the importance of organizations establishing a range of flexible options around the time and timing of work. We know from prior research<sup>14</sup> that offering employees great control over when and where they work reduces stress and promotes well-being. What we find in this study is that traditional policies and practices offering two choices—full-time work *or* full-time retirement—are obsolete, and some leading organizations are recognizing this new reality.

Federal, state, and local government departments and agencies could lead change by becoming optimal employers for older workers—offering flexible work arrangements, training along with a sense of purpose, and paths to paid and unpaid civic engagement, seriously considering older job applicants for all jobs. Governmental and nonprofit sectors in the state can also lead by showcasing updated policies that are less age-stereotypical and more age-integrative rather than age-graded.

We also conclude that policies around “retirement planning” need to be subsumed under the concept of “career development,” even as “career development” needs to be rethought to be responsive to the preferences, uncertainties, and needs of Minnesotans of all ages, including the growing numbers of older workers and younger retirees. Outdated assumptions about the clocks and calendars of work and retirement that were institutionalized in the middle of the last century can no longer be the underpinnings of the ways Minnesotans and Minnesota organizations work.

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<sup>14</sup> E.L. Kelly, P. Moen, W. Fan, J.M. Oakes, C. Okechukwu, K.D. Davis, L. Hammer, E. Kossek, R. Berkowitz King, G. Hanson, F. Mierzwa, and L. Casper, “Changing Work and Work-Family Conflict in an Information Technology Workplace: Evidence from a Group-Randomized Trial,” *American Sociological Review* 79,3 (2014):1-32; P. Moen, E.L. Kelly, W. Fan, S-R. Lee, D. Almeida, E.E. Kossek, and O. Buxton, “Does a Flexibility/Support Organizational Initiative Improve High Tech Employee’s Well-Being? Evidence from the Work, Family and Health Network,” *American Sociological Review* 81,1 (2016):134-164.

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<sup>13</sup> M. Freedman, *Encore: Finding Work that Matters in the Second Half of Life* (New York: Public Affairs, 2007); M. Freedman, *The Big Shift: Navigating the New Stage beyond Midlife* (New York: Public Affairs, 2011).

*Boomers on the Edge of Risk, Renewal, and Purpose* (Oxford University Press).

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