



# Increasing Productive Engagement in Later Life

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GRAND CHALLENGES FOR SOCIAL WORK INITIATIVE

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Grand Challenge 1: *Maximize productive and meaningful activity throughout life*

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## GRAND CHALLENGES FOR SOCIAL WORK INITIATIVE

The Grand Challenges for Social Work are designed to focus a world of thought and action on the most compelling and critical social issues of our day. Each grand challenge is a broad but discrete concept where social work expertise and leadership can be brought to bear on bold new ideas, scientific exploration and surprising innovations.

We invite you to review the following challenges with the goal of providing greater clarity, utility and meaning to this roadmap for lifting up the lives of individuals, families and communities struggling with the most fundamental requirements for social justice and human existence.

The Grand Challenges for Social Work include the following:

1. Maximize productive and meaningful activity throughout life
2. Ensure all youth get a good and healthy start
3. Reduce isolation and loneliness
4. Stop family violence
5. End homelessness
6. Create greater healthy equity
7. Safely reduce our incarcerated population
8. Strengthen financial security
9. End racial injustice
10. Strengthen social responses to environmental changes
11. Reverse extreme inequality
12. Harness digital technology for social good

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# Increasing Productive Engagement in Later Life

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Population aging is among the most profound transformations in all of human history. Life expectancy has more than tripled, with most of that extension coming in the last century (Finch, 2010). This demographic shift is very rapid—indeed a demographic revolution. In the United States, the number of people over the age of 65 will double between 2000 and 2030, with the number of people over 85 growing the fastest (Administration on Aging, 2013). This demographic revolution presents many grand challenges. This paper highlights the challenge of reshaping social expectations, institutions, policies, and programs to engage the growing human capital of the older population to meet the demands posed by an aging society. How can we change attitudes and expectations, as well as policies and programs, to optimally engage older adults in paid and unpaid work, for the sake of society and for older adults themselves? The challenge of increasing the productive engagement of older adults meets the criteria outlined by the American Academy of Social Work and Social Welfare’s Grand Challenges for Social Work Initiative.

Key words: Population aging, productive aging, paid work, volunteering, caregiving, employment, engagement

## **INCREASING PRODUCTIVE ENGAGEMENT IN LATER LIFE IS A COMPELLING CHALLENGE**

In the United States and throughout the world, lower birth rates and increasing life expectancy are dramatically changing the population’s age distribution. With fewer younger people and more older people, “top-heavy” societies present serious challenges to families, communities, and nations as a whole. At the same time, the U.S. population is becoming increasingly racially and ethnically diverse. Economic security and health care, especially long-term care of older adults, are two challenges that have received the most attention. These two issues are clearly grand challenges, and most discussions about population aging have focused on these issues because of their complexity and importance. Another grand challenge comes as a response to these demands of population aging: increasing the productive engagement of older adults. This social development response seeks to shape social policies and programs to optimally engage the growing human capital of the aging population; to facilitate paid and unpaid work longer into the

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life course to offset the demands of population aging; and to ensure the inclusion of all segments of the older adult population, especially among those who are more likely to be excluded (e.g., by race, ethnicity, disability).

As the health, education, and economic security of older adults have increased over time, so too has the capacity of individuals to initiate and continue productive activities longer into the life course. *Productive aging* puts forward the fundamental view that society must make better use of older adults' capacity to make economic contributions through employment, volunteering, and caregiving. Societies will likely require the engagement of older adults in this paid and unpaid work. The dwindling number of experienced workers in certain U.S. industries may require longer working lives, especially as the availability of younger workers shrinks. There will also be demand for people to rely on earned income for longer periods of time (Munnell & Sass, 2008). Growing social problems and reduced public expenditures may require higher levels of volunteering (Bridgeland, McNaught, Reed, & Dunkelman, 2009). The increasing numbers of people over the age of 85 will demand a larger force of caregivers (National Alliance for Caregiving & AARP, 2009). In sum, productive engagement offers a promising approach to address these challenges of population aging—an approach that can supplement more problem-oriented approaches that have prevailed.

Though important at the population level, this issue also affects older adults on a personal level. Older adults are increasingly faced with the prospect of as many as 25 years of relatively healthy living beyond the typical retirement age of 65. However, we as a society are just starting to grapple with how older adults *want* or *need* to spend these extra years. How can increased life spans be met with increased health spans during this new and uncharted stage of life? Maintaining economic security, social ties, and health in later life are key issues, as is maintaining a sense of meaning, purpose, and value. Productive engagement represents important means to these ends.

Ageist attitudes and outdated social structures limit participation of older adults in many of these important social roles, as well as prevent the optimization of outcomes for older adults, families, and society. To meet the grand challenge of increasing the productive engagement of older adults while maximizing outcomes for society and for older adults themselves, we must improve work environments and employment policies to enable people to work longer, such as strengthening policies to combat age discrimination; restructure educational institutions so individuals can develop new knowledge and skills across the life course; enable older adults to more fully engage in volunteer work and help organizations more fully recognize this talent pool; and support caregiving and other forms of care work in later life to facilitate involvement and reduce negative effects from stress associated with these roles.

Solutions should be guided by principles of choice, opportunity, and inclusion, instead of by coercion, obligation, or elitism. Creating unrealistic expectations that older adults *must* be productively engaged could be harmful, especially to older adults with few resources. Holstein and Minkler (2007) express concern that certain older adults will be marginalized, or continue to be marginalized, if certain expectations for productive engagement are not met. Rather, solutions

must ensure the following: (1) ample opportunities for continued engagement for those who *choose* this route, (2) identification and removal of barriers detracting from engagement, (3) support for transitions between caregiving and other forms of productive engagement to prevent care work from being penalized; and (4) restructuring of social arrangements that exclude older adults from economic and social activities.

Demographic shifts are putting tremendous pressure on public and private budgets, job markets, nonprofit and public service sectors, and families. In response to these pressures, society will need more older adults to be productively engaged as workers, volunteers, and caregivers. Society cannot afford to dismiss the human capital of the older population; older adults' productive engagement is a necessity, not a luxury (Butler, 1997). The challenge is to shift social expectations and institutions away from the idea that population aging is a social problem toward the view that the growing number of older adults represents a new resource for families, communities, and society at large. Such a paradigm shift can have many positive results, such as offsetting fiscal strains of a large older population, contributing to the betterment of families and civil society, and maintaining the well-being of older adults.

### **THE FEASIBILITY OF INCREASING PRODUCTIVE ENGAGEMENT IN LATER LIFE**

Over the last century, the life course has evolved as life expectancy has risen to almost 80 years. As a society, we “invented” retirement, with the institution of Social Security and pensions less than 80 years ago. It became possible for older adults to step out of paid work with some economic security; thus our society instituted a new phase of life. Income, health, and social programs and policies have facilitated this retirement process, and the predominant expectation for this phase of life became well deserved rest and leisure.

In effect, we created major social institutions and expectations that are segregated by age— young people go to school, adults work and raise families, and older adults step back and engage in leisure for their retirement year. With many people living 20 to 30 years past their 60th birthday, programs, policies, and expectations for later life no longer fit with the opportunities presented today. This age-stratified vision of the life course is outdated and undermines the capacity and potential of the older population.

The creation of new programs, policies, and expectations is necessary. Given that the current outdated structures were socially constructed, it is possible to create new ones. The grand challenge is to reimagine a lifetime filled with opportunities to acquire new knowledge and skills and to utilize talents and resources in a variety of paid and unpaid roles that foster economic security, provide purpose in life, and enrich families and communities. This is a moment for social reengineering that optimizes choice for people across an extended life course while addressing the demands of family, community, and economy.

This reengineering can be in the form of new policies and programs; and there is research that demonstrates the potential of policies and programs to influence productive engagement in later life. For example, researchers have documented the effects of work policy on retirement decisions (Johnson, 2009), the effects of stipends on participation in civic service (McBride,

2007), and the effects of consumer-directed options on family caregiving outcomes (Mahoney, Simon-Rusinowitz, Loughlin, Desmond, & Squillace, 2004). These efforts demonstrate that knowledge development to guide program and policy developments is feasible, but new knowledge and the translation, implementation, and dissemination of this knowledge on a large scale is necessary.

In sum, it is possible to increase the productive engagement of older adults. Designing, testing, and implementing programs and policies is an established strategy. Knowledge development, innovations in program and policies, and the creation of new social contracts, expectations, and norms about later life are all achievable.

### **MEANINGFUL AND MEASURABLE PROGRESS IN PRODUCTIVE ENGAGEMENT CAN BE MADE IN A DECADE**

We are not starting at ground zero. Already, there are policies and programs in the United States that support older adults as workers, volunteers, and caregivers. There are public and private workforce development programs specifically for older adults, and there is a growing trend toward career counseling for older adults. In the nonprofit sector, civic service programs that specifically target older volunteers are emerging to address tough social problems, such as environmental degradation and low immunization rates among infants. Websites that match older adults with volunteer opportunities are becoming more sophisticated and commonplace. Age-friendly community initiatives show promise to improve physical and social environments to support productive engagement. In the arena of caregiving, there are ongoing efforts to improve and disseminate psychoeducational and respite programs to support caregiving. Despite these examples, efforts are not widespread enough, not institutionalized enough, and not commensurate with the present demographic revolution.

These examples of programs and policies that support productive engagement of older adults illustrate the feasibility of designing, implementing, and evaluating interventions in this area. Outcomes can be assessed on the rates and levels of participation from older adults and specified at the individual, organizational, and societal level. For example, organizations can assess the extent to which older workers contribute to business outcomes (e.g., profits or workforce productivity), and nonprofit organizations can assess older volunteers' contributions to their mission. The effects that participation has on families are measurable, such as the outcomes of caregiving on care recipients or household wealth. Finally, the outcomes on individual older adults can be documented in terms of their physical, psychological, and financial well-being.

Assessing the societal outcomes of the productive engagement of older adults may be more challenging than measuring its impact at the individual and organizational level. Theoretically, the increased productive engagement of older adults could lead to less reliance on public and private postretirement income support programs, stronger civic society through increased involvement in volunteering and political engagement, increased intergenerational reciprocity, and higher levels of population health among the older population. Johnson and Schaner's (2005) estimates of the current economic contribution of older adults can serve as a benchmark for productive engagement's progress: Older adults provide \$100 billion worth of care to parents,

spouses, and grandchildren, and \$44.3 billion of formal volunteer service a year. Emerging evidence also suggests the contribution to gross domestic product attributable to older workers (Cohen, 2014).

These individual, organizational, and societal outcomes of increasing the productive engagement of older adults relate to all of the domains of social work that grand challenges address. Older caregivers and volunteers contribute to meeting basic needs (e.g., food, clothing, shelter, safety) as well as providing social connections to care recipients. Social engagement, self-actualization, and personal fulfillment can be achieved for the beneficiaries of the older adults' productive efforts as well as for older adults themselves as they engage in these social roles.

In fact, facilitating the productive engagement of older adults has been recognized, in many cases, for the “win-win”—for the positive effects on older adults as well as the people and organizations they serve. Productive engagement is a potentially powerful mechanism, which can be promoted through programs and policies, to have wide influence on numerous well-being outcomes. Thus, innovations in this arena might prove to be “strong policy,” a term used by Sherraden (2001) to describe policies that have many positive impacts and provide an exceptional return on investment.

### **PRODUCTIVE ENGAGEMENT IS LIKELY TO GENERATE INTERDISCIPLINARY COLLABORATION**

Many disciplines are involved and will continue to be involved in responding to population aging. The conceptual models associated with productive engagement identify a range of factors that play a role in influencing engagement and in modifying the outcomes associated with this engagement (Bass & Caro, 2001; Sherraden, Morrow-Howell, Hinterlong, & Rozario, 2001). Antecedents have been specified at the individual (e.g., health, education), organizational (e.g., availability and quality of roles), community (e.g., transportation, safety), and societal levels (e.g., social policies, norms, expectations), suggesting the many disciplines concerned with these various levels of analysis, from macro to micro.

The World Health Organization's Active Ageing Framework (2007) is perhaps the most illustrative of the various disciplines involved in shaping programs and policies for an aging society. The framework identifies six determinants of activity engagement: (1) personal characteristics, (2) behavioral determinants, (3) economic determinants, (4) social determinants, (5) physical environments, and (6) health and social services. Clearly, colleagues from medical and allied professions, psychology, sociology, economics, architecture, business, public health, and social work must be involved to make significant progress toward achieving an aging society that can be characterized, in part, by older adults' productive activity.

The profession of social work has the opportunity to lead interdisciplinary efforts related to productive engagement in later life. Social work—with its focus on individuals, organizations, communities, and society—is well positioned to advocate for policies and practices at all levels to better facilitate the productive engagement of older adults. Social work scholars are also leaders of research that examines productive engagement in later life with particular attention to issues concerning social and economic justice. The Productive Aging Interest Group, associated



with the Hartford Geriatric Social Work Initiative and the Gerontological Society of America, is further evidence of social work's leadership on productive aging within gerontology as a whole.

### **PRODUCTIVE ENGAGEMENT REQUIRES SIGNIFICANT INNOVATION**

As mentioned above, program and policies currently exist that support the engagement of older adults as workers, volunteers, and caregivers. In the last decade, new ideas, innovations and evidence have been introduced, as demonstrated in the examples below:

- Intel recently initiated a program wherein workers who retire from the company are given a stipend and six months of health insurance to complete an internship with a local nonprofit to facilitate the transition from the private to the nonprofit sector.
- The organization Senior Entrepreneurship Works provides training and support to individuals aged 50 years or older to start new businesses.
- The 2009 Kennedy Serve America Act charges AmeriCorps to increase the number of older adults in this program and allows for the transfer of educational awards earned by older volunteers to children, grandchildren, and foster children.
- Experience Matters is a community organization that promotes the engagement of older adults in paid and unpaid work through outreach, training, matchmaking, and on-going support.
- Federal and state policies increasingly allow Medicaid monies to be used in consumer-directed programs wherein older adults who need long-term personal assistance can make decisions about their own care arrangements and can use allotted Medicaid funds to pay family caregivers.
- Experience Corps brings older adults into urban public schools to help teachers, and evaluations consistently document increased health among older volunteers and improved educational outcomes for children in urban elementary schools.

These examples challenge the fundamental assumption that older adults are dependent, needy, and only recipients of services. They demonstrate the capacity, desire, and strength of older adults to make a meaningful difference in a variety of ways, and the importance of program and policy to facilitate this activity. These developments are indeed promising, but these demonstrations and local programs do not reach the vast majority of older adults. The existing innovations should be scaled up, and many more are necessary. Innovations must be inclusive of all segments of the older population, regardless of health and socioeconomic status.

There are several specific issues that clearly warrant innovative, indeed transformative, solutions. First, there are not many examples of interventions to change attitudes and social expectations about later life. Perhaps these changes will emerge as programs and policies further recreate the social roles of older adults. However, there may be interventions to accelerate these changes. It is

necessary to seek creative solutions to reduce the widespread age discrimination and stereotyping that currently exists and fundamentally limits the participation of older adults in productive roles.

Second, solutions that directly address gender, ethnic, and racial diversity are essential, especially given society's history of discrimination in the educational and employment sector. For example, older racial minorities are underrepresented and underrecognized in the paid and volunteer labor force; and women provide the bulk of unpaid caregiving. American society has a long history of paid and unpaid roles that are tied to gender and race, and Butler (1980) drew parallels between ageism, racism, and sexism. Intervention development to facilitate productive engagement in later life will require innovative solutions that confront the exclusion of less advantaged older adults; otherwise, disparities in later life could increase.

Third, solutions must be developed from a life course perspective. Early- and mid-life health, education, work, volunteering, and caregiving experiences shape subsequent abilities to engage successfully in paid and unpaid work in later life (Hirshorn & Settersten, 2013). Attitudes and motivations for involvement in family and community are not formed when one reaches older adulthood, but are shaped over decades. Significant innovation will be necessary for solutions that address how attitudes, expectations, programs and policies can be shaped across the life course to ensure a productive old age.

## CONCLUSION

Population aging is transforming societies around the globe. The demographic shift is creating significant challenges to a range of social institutions. To complement long-standing problem-oriented approaches, such as “fixing” Social Security and reforming health care, we can take a more strengths-based perspective by focusing on increasing the productive engagement of what has been identified as the only growing natural resource in this country: the older population (Freedman, 2011). For the sake of a society and for all of us who will hopefully grow old, we must ensure that individuals have a choice to work longer, engage in education across their lifetime, and serve their families and communities as volunteers and caregivers. To do this, we must transform attitudes, expectations, programs, and policies. These transformations require applied research and innovations in policy and programs across multiple disciplines. Social work can continue to lead this work through its long-standing emphasis on strengths-based perspectives, its applied research to guide program and policy development, and its attention to micro-, meso-, and macro-contexts.

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## ABOUT GRAND CHALLENGE 1

*Maximize productive and meaningful activity throughout life.* The American Academy of Social Work and Social Welfare affirms that everyone should enjoy the opportunity to live creative, productive lives, but a variety of economic, social and cultural factors create wasted human capital. Our education system fails too many young people who need social and job skills and want to start careers and perhaps families. Economic downturns and other dislocations sideline people in their middle years who cannot update their job skills or lack the freedom to pursue new interests that enrich their families and communities. Ageism shunts too many older people from constructive pursuits, so they miss opportunities to contribute and maintain a sense of purpose and dignity. The academy believes that social work can support a variety of approaches to lifelong productive engagement. We can work to strengthen and restructure educational institutions to help people, young and old, gain knowledge and skills and promote lifelong learning. We can advocate for fairer employment policies and practices, including adequate dependent care options for employees. And we can promote volunteering and community service from an early age and build a more involved citizenry and stronger civic society. Fuller engagement in both paid and unpaid productive activities throughout the lifespan is a critical strategy to generating improved health and well-being, greater financial security, and a more vital and dynamic nation.

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