

## Encore: Finding Meaning in a Post-Retirement Career

### A Conversation with Marc Freedman

In popular culture, people in their late 50s and 60s are sometimes portrayed as counting down the days until they can stop working. But Marc Freedman, founder and chief executive officer of Civic Ventures, argues that in real life, nothing could be farther from the truth. Most people who have finished their midlife careers have plenty of years of quality work left in them, Freedman says. In fact, he adds, they just may be the answer to the nonprofit sector's leadership deficit.

Freedman founded Civic Ventures, a nonprofit think tank, a decade ago to generate ideas and invent programs to help society achieve the greatest return on experience. In his new book, *Encore: Finding Work that Matters in the Second Half of Life*, Freedman explains that a new stage of life and work is emerging between midlife and true old age. In this new stage of work, which Freedman has dubbed the "encore career," many baby boomers are seeking jobs that offer not just a paycheck, but also an opportunity to use their skills and experience to contribute to the greater good. Despite the seemingly obvious fit between supply and demand, Freedman says there are a number of hurdles that need to be cleared before meaningful encore careers can become the norm in America.

Bridgestar talked to Freedman about the concept of encore careers in general and how individuals can begin shaping their own encore careers.

**Bridgestar: In your book, you profiled a number of people whose encore careers involved leadership roles. Does your definition of an encore career include only leadership roles, or does it include any late-career transition into a role that contributes to the greater good of society?**

**Marc Freedman:** People from all backgrounds and working at all levels are part of this larger movement. This includes people moving into leadership roles, people who have become social entrepreneurs, people who are launching second careers in roles like teaching and nursing, and people who are entering national service programs like Experience Corps. I even include Bill Gates—when he left Microsoft, he said, "It's not about retirement, it's about reordering priorities."

It's a stretch to say Bill Gates and a teacher in St. Louis are acting on the same impulse, but I do think there is a broader movement of people who know they have enough time to do something significant and are looking for a good fit.... In the book, I profiled some people who moved from midlife roles that were

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fairly mundane. For example, Robert Chambers was a used-car salesman before he became a social entrepreneur [by launching a nonprofit that provides low-interest loans and fuel-efficient cars to the rural poor living in New Hampshire]. Others, like Ed Speedling, had held leadership positions in their midlife work and were accustomed to climbing the ladder, but didn't want to do that anymore. [Speedling left a position as a healthcare executive to become an outreach worker at a homeless shelter.] They just wanted to do the work and not be a leader.

There are a lot of different kinds of roles people are moving into. Some are based on what they were doing before. For others, it's a step up in leadership and responsibilities. And others are eschewing that kind of responsibility for something that's more in the vein of direct service.

### **Bridgestar: You mentioned Experience Corps—could you tell us more about that program and how it fits in with the concept of encore careers?**

**Freedman:** Before launching Civic Ventures, I spent 15 years working in a nonprofit that's focused on helping young people who are growing up in poverty. My focus was really on getting more talent into these types of organizations. I ended up becoming convinced that this population—older adults/aging baby boomers—held the key to the human resource needs of the nonprofit sector. The organization I worked for, Public/Private Ventures, did the first big, national study on Big Brothers Big Sisters. We discovered, to our surprise, that this group of adult mentors was having a phenomenal effect on young people. But the big problem was finding people with enough time to be responsible mentors. Big Brothers Big Sisters matched 70,000 kids with mentors, but had 30,000 kids on the waiting list. And it really drove home this question: Where are we going to find the people to do those things that only human beings can do?

So I initially started thinking about retirees as a source of mentors for kids and youth workers and other employees at youth-serving organizations. It prompted the creation of Experience Corps, which is a national service program that recruits people over age 55 to work for 15 hours a week at inner-city elementary schools. They work on students' academic and personal development. Experience Corps is in 20 cities now.

### **Bridgestar: Are Experience Corps workers paid employees or unpaid volunteers?**

**Freedman:** Paid—those who put in 15 hours each week get a monthly stipend. The program was designed to be like going into City Year or the Peace Corps. But the main difference we discovered over time is that, unlike City Year or the Peace Corps [which attract primarily young people] or Teach for America [a program for recent college graduates who commit two years to teach in under-resourced urban and rural public school systems], nobody ever leaves Experience Corps. It became a destination

for people. It wasn't a transition to college or a starting point for their careers. It was a place where they decided to take a significant stand. After 10 years, we had so many tutors who had 10-year careers in Experience Corps that it got us to start thinking about this period of time in people's lives as a body of work, not just something people were doing on a temporary basis.

**Bridgestar: The Bridgespan Group has projected that the nonprofit sector will need hundreds of thousands of new leaders over the next decade. You have documented that there is this massive talent pool full of people looking for meaningful encore careers. Why is it often so difficult to match up the need and the people who could fill that need?**

**Freedman:** There are two chief reasons. Preparation is important for people at any age who want to make a career change. For example, we don't expect somebody to move into nursing without having any training in that field. The same thing should be true of the nonprofit sector. We need to have a version of executive education for people that combines practical experience with some academic training. It's really too much to ask them to hit the ground running without any kind of preparation for these new roles.

But secondly, the market needs to be primed. Most employers are not accustomed to hiring people who have considerable experience outside the nonprofit sector and who have finished their midlife careers. There's wariness about whether they'll be able to adapt to a new culture. There's concern that they won't stay for a long time; that they're essentially just phasing into retirement. By lowering the barriers to entry through fellowship programs and internships, and exposing more employers to qualified people who aren't from their traditional hiring pool, we can help provide employers with a more realistic sense of this opportunity and, in the process, help change their hiring practices.

**Bridgestar: How much experience do you have to have in nonprofit work to make a successful transition to an encore career at a nonprofit? Many of the people in your book were civic minded and had had some involvement in nonprofits throughout their careers, at least as volunteers. What happens when people, at age 50, having had no involvement in the nonprofit sector, decide they want to find more meaning in their lives by starting over at a nonprofit? Is it really possible for them to do that?**

**Freedman:** I think that most people who are succeeding at transitioning into the nonprofit sector have direct experience in the sector as volunteers, as board members, or through earlier work in a nonprofit. They're in a much better position to make the transition. For people who have little background, it's much more of a struggle. I think they're more likely to wash out quickly because they don't have a clear idea of what day-to-day life is like in the sector. And it's much more difficult for them to get an interview and get hired because employers rightfully worry about whether this is a serious commitment. So I strongly

encourage people who think they might want to do this work at some point to roll up their sleeves and try to find a way to get in on a volunteer basis or as a board member.

**Bridgestar: So, ideally, you should start preparing for your encore career in your 30s or 40s?**

**Freedman:** If possible, yes. But we also need to do a much better job of creating pathways for people whose interest in encore careers develops later. Civic Ventures is creating an encore fellows program along these lines. We're piloting it in Silicon Valley, with a few select companies out there. It will last a year and it will involve a placement in a high-performing local nonprofit, along with shorter rotations in other nonprofits in that same field, plus executive education so people can get help translating their skills into this new setting. We hope to learn a lot about how best to help established people transition to nonprofit careers.

IBM has established two programs to help its experienced employees transition to nonprofit careers in fields experiencing big labor shortages. The Transition to Teaching program helps IBM employees who want to become teachers with the cost of their certification and with the part-time commitment of student teaching. The Transition to Government program helps IBM employees who want to start encore careers with the federal government. Both programs are great models for industry.

**Bridgestar: You've pointed out that most people will need training for an encore career. How do you convince a hiring manager—if it's going to fall on them—to invest in training for an older worker who isn't likely to stay with the organization for 20 years, but maybe only five or 10?**

**Freedman:** That's an important point. There's already an accumulation of evidence suggesting that turnover is lower among experienced employees than among younger people starting out. They're at a more settled point in life and in their careers—and, at the same time, they're still relatively young. They may be in this role for 10, 15, or 20 years.

So, it's worth it for individuals to invest in their own education and training. Going back and getting a master's degree or a certificate if you're going to work in a field for a decade or two is a worthwhile investment. At the same time, employers need to recognize that this is not just a way-station between work and retirement, that it's an entire career stage for people.

**Bridgestar: Are employers starting to get that message, or are we still years away from a real acceptance of encore careers as a new career stage?**

**Freedman:** I think most employers are still saddled with stereotypes of senior citizens from an earlier period. That's why I really resist language like "young-old" and "working retired"—all these oxymorons out there. Even Mark Penn—the author of "Micro-trends" who coined the term "soccer moms"—describes the "working retired" as one of the most important micro-trends of the upcoming era. I'm not surprised that employers are thinking these "working retired" folks must be phasing out or only half committed. I think we've got a lot of work to do to redefine this stage as something coherent and sustained and distinct from either retirement or earlier work.

**Bridgestar: During a recent online chat hosted by the Chronicle of Philanthropy, in which principals from Bridgestar and the Bridgespan Group participated, a career nonprofit manager said she resented for-profit professionals who bridged late in their careers into nonprofits because she felt they were looking to step back into a semi-retirement job and were taking advancement opportunities away from people like her. How do you combat that perception?**

**Freedman:** I don't see these people as down-shifting into some less serious role—I don't see them as retiring at all in any way. They're finally at a point in their lives where they're ready and able to do work that is of deep importance and they don't want to miss that opportunity. They're serious. They're committed. And they're needed.

**Bridgestar: Do you think part of the problem is actually age discrimination?**

**Freedman:** Whether there's discrimination or not, there's a problem of misconceptions. We need a fresh map of life and careers, beginning with sabbaticals for those between midlife and their encore. That's true for people who are already working in the nonprofit sector, as well as for those moving in from other backgrounds. Many people who have worked for 20, 25, or 30 years in the nonprofit sector will want a break. But they, too, will want to have another career phase, and I think it's important that we pursue them for encore careers—maybe not at the same organization or even in the same part of the nonprofit sector where they have worked before, maybe in work that's entirely new. But it's critically important for those with social sector experience who still have the desire to do this work to re-up for these kinds of roles.

### **Bridgestar: But for the short term at least, is it largely going to be up to individuals to forge their own paths in this new stage of work?**

**Freedman:** There is a vanguard of individuals who are absolutely determined to make their way. Some have turned to social entrepreneurship, but others are going back to school, and others are just pounding the pavement. Thousands of them are finding their way. They're not only finding positions for themselves, but they're helping to change the opportunity structure because they're exposing employers to a new workforce. And it is worth noting that they are not only paving the way for other boomers, but also for future generations likely to work well into their 60s and 70s.

At the same time, there's a group of nonprofits that is getting ahead of the curve and innovating. We had a surprisingly large response to the BreakThrough Awards last year, which is an award that Civic Ventures grants to nonprofits that hire people in encore careers and create pathways for them to find encore jobs. So I think there's a group of individuals and a group of organizations that are together beginning to change the climate.

But it's still much more difficult for individuals than it should be and than it will be in five or 10 years. Gerontologists talk about "structural lag" as a situation where people are way ahead of the institutions and the policies in society. I think that accurately describes the current situation.

### **Bridgestar: Are there resources or tools that can help people get started on the path to an encore career?**

**Freedman:** There are some places for people to turn. We've created a new website, [www.encore.org](http://www.encore.org), which is designed to be a one-stop location for people who are looking for tools, a community, and news about developments in this field. Bridgestar and Idealist [[www.idealist.org](http://www.idealist.org)] are also great places for people who want to move directly into nonprofit positions. Another good resource is boardnetUSA, an online tool that connects leaders with nonprofit board openings. [You can access the boardnetUSA listings through [www.bridgestar.org](http://www.bridgestar.org).]

Also, I recommend that people go to VolunteerMatch [[www.volunteermatch.org](http://www.volunteermatch.org)] and try to land volunteer positions in areas where they think they might want to launch an encore career. There are also some terrific books out there, some web communities, job search sites, and other opportunities that—even now, in advance of the kinds of pathways that we'd like to see—are places for people to turn.

One development I'd like to highlight is a project that we've launched over the past year with 10 community colleges around the country. Called Encore Colleges, these schools have created programs for boomers who are interesting in moving into education, healthcare, or human services. We picked 10

colleges for this program, but we got applications from 10 percent of all the community colleges in the country. That was with very little marketing. So I think there's a very real interest in the community college world in helping people launch encore careers in the social sector. [To find a list of the participating community colleges and information about the programs they offer, please visit [www.civicventures.org/communitycolleges/](http://www.civicventures.org/communitycolleges/).]

**Bridgestar: Civic Ventures also awards the annual Purpose Prize, which highlights achievements by individuals in encore careers. Tell us about the prize and the annual summit that winners attend.**

**Freedman:** The prize was launched initially out of a feeling that we've made great progress in encouraging and supporting younger entrepreneurs, but not older ones. There's an undiscovered continent of innovation in the social sector that was being hampered, both by lack of attention and by too little investment, simply because the entrepreneurs were older. The Purpose Prize was designed to counteract both of those problems. We've always thought of it as the opposite of a lifetime achievement award. It puts real money—\$100,000 to each of the winners—into the continuing efforts of innovators who are drawing on their midlife experience to meet major societal challenges.

There are some prominent examples of high-profile prize winners who are transforming the sector, but we've been stunned by how many people with much less distinguished backgrounds are also doing work of real importance. We had 1,200 nominations the first year, and over 1,000 the second year and again in 2008. There are so many nominees that we realized there's an opportunity for people to support each other and get some network effects. So we decided to get them all together at Stanford University for each of the last two years for a summit, particularly because many of the projects cluster in the same areas: poverty, the environment, education. There's an opportunity for these entrepreneurs to learn from each other. [Winners of this year's Purpose Prize will be announced in December 2008, [www.purposeprize.org](http://www.purposeprize.org).]

**Bridgestar: You've mentioned education and healthcare several times. Are those the sectors that present the most opportunities for encore careers?**

**Freedman:** In education and health—particularly health—employers are feeling the pain of talent shortages more acutely than in other sectors. The nonprofit sector and the federal government have great needs, but the full pinch has yet to be felt. So, I think there's more resistance to looking toward new sources of talent in the nonprofit and public sectors. But that will change as the labor shortages grow and employers feel the same kind of panic that healthcare employers are already experiencing.

**Bridgestar:** In your book, you include a summary of the social policies that need to change before encore careers can really take hold as a new stage of work. The list includes everything from changes in Social Security regulations to healthcare reform. Can we get to where you think we need to be with slow, incremental change in these areas or does there need to be some kind of national reform package?

**Freedman:** It's important to recognize that we're at the end of a 50-year deal built around convincing people to stop contributing and to stop working. It included a set of public policies; it included some well-developed off-ramps from the workplace; it included a cultural ideal of the golden years centered around the dream of the freedom from work. That worked for 50 years, in many ways.

But now, we're at a point where that old deal needs to be turned on its head, to be inverted. We need another 50-year deal centered on longer working lives, particularly longer working lives that draw on people's experience and direct that talent to areas where it's most needed. And that's going to require getting rid of the vestiges of the old deal, particularly in the policy arena, where we punished and penalized people for continuing to work. Along with getting rid of this policy debris, it makes sense to build on some of the successful policy innovations already out there, like the Troops to Teachers program, which provides incentives and support for training retired military personnel to go into the classroom. That kind of program should be expanded beyond military personnel and beyond education, so we can help people re-train for careers where there are deep labor shortages and where society has a big stake, like the nonprofit sector.

Still, there is more work to be done. I think we need a set of policy measures that don't yet exist and are commensurate with the size of the demographic transformation. I always use the analogy of the GI Bill because we had millions of soldiers who were coming home from abroad after World War II, changing from military to civilian life. We had a big stake in them finding their footing. And now, we have tens of millions of people moving into uncharted territory, not coming from abroad, but moving into a new stage of life and work. They're going to be in that new phase for decades. So it will be in all of our best interest to devise a set of policies that will positively engage these people.

**Bridgestar:** Can you point to some signs that you are succeeding in getting the message out about the importance of encore careers?

**Freedman:** Watching the growth and success of Experience Corps and the Purpose Prize—one in the realm of national service and the other in the realm of social entrepreneurship—has been enormously gratifying. I do believe the notion of encore careers is beginning to catch on. I'm delighted because I think it provides an alternative vision for work in the second half of life—a way to counter notions like “phased



retirement” and “bridge jobs,” which I think were threatening to become the default position for millions of boomers. I think the notion of encore careers responds to the desire of many people—at least according to our research—who want to do work that’s at the intersection of money, meaning, and social impact.

**Bridgestar** ([www.bridgestar.org](http://www.bridgestar.org)), an initiative of the Bridgespan Group, provides a nonprofit management job board, content, and tools designed to help nonprofit organizations build strong leadership teams and individuals pursue career paths as nonprofit leaders.