



# EMPLOYEE BENEFITS



# RETIREMENT GETS A NEW LOOK

**BY SARAH C. BALDWIN**

WITH REPORTING BY SHARON TREGASKIS

In June, the Pew Research Center released its latest analysis of labor trends among older Americans. Four million baby boomers reach retirement age every year, but fewer are choosing to leave the world of work. Today, nearly 20 percent of people over the age of 65 hold a paying job—and only some of them do it for the paycheck. The growing percentage of elders remaining in the workforce spans income brackets and career paths, from business executives, lawyers, and teachers to artists, cosmeticians, and truckers.



Those trends could be a very good thing for Americans, says psychologist Ursula Staudinger, PhD, director of the Robert N. Butler Columbia Aging Center, which has branches dedicated both to basic research and to policy, education, and outreach. “In countries where participation in the labor force of people over the age of 60 is higher, you find that the level of cognition among people in that age range is higher, as well,” she says. “There seems to be something about staying engaged in work that helps us to keep up our cognitive function.”



The mechanisms remain murky, says Staudinger, the Robert N. Butler Professor of Sociomedical Sciences and principal investigator for a two-year grant from the Alfred P. Sloan Foundation to explore whether mentally stimulating activities at work and beyond optimize cognitive aging. Even so, she says, plenty of research already suggests that the value of employment in later life exceeds a strict cash accounting. The mere acts of leaving home and showing up on time provide structure and boost physical activity. Furthermore, a day on the job tends to impose higher activity levels than a day hanging around at home affords.

“And then there’s the cognitive activity,” says Staudinger. Most jobs present problems to be solved and we rarely have the luxury of doing so alone. At work, we get both the mental workout of generating solutions and the social challenge of doing so with others. We negotiate, seek consensus, resolve disagreements, and engage with the emotions of colleagues, supervisors, and customers. “There are a lot of components of work,” says Staudinger, “that keep us busy and train different parts of the body: our brains, our hearts, our muscles.”

Unfortunately, the life trajectory of most Americans is still at odds with achieving the possibilities of an aging workforce—for elders and the rest of society—says Ruth Finkelstein, ScD, associate director of the Butler Center and a specialist in health policy. “You get educated in the first 25 years of life. Then, in the middle, you devote yourself to work,” she says. “After that, you fall off a cliff and commence 30 years of leisure.”

**“THE NUMBER ONE INVESTMENT IN AGING WELL IS BEING WELL EDUCATED.”**

In January, *The Gerontologist* published “A Global View on the Effects of Work on Health in Later Life,” co-authored by Staudinger and Finkelstein with center scholars Kavita Sivaramakrishnan, PhD, assistant professor of Sociomedical Sciences, and Esteban Calvo, PhD, adjunct assistant professor of Epidemiology. Worldwide, the authors note, “healthy life expectancy”—an estimate of how many years a person might live in a “healthy” state, taking into account



years lived in less than full health due to disease or injury—is rising. In their review of the literature, the authors explore how that trend intersects with those in labor markets, as well as the macroeconomic benefits often associated with delaying retirement. “It will be essential for societies with aging populations to maintain productivity,” they write, “and for individuals it will be crucial to add healthy and meaningful years rather than just years to their lives.”

To realize those benefits, employers, policymakers, and individuals of all ages will have to adopt a lifecourse perspective, one in which education and work—both fundamental to leading successful, healthy lives—are seen as lifelong pursuits. “Throughout our life we need periods of education, periods of work, periods of leisure,” says Finkelstein. “There’s no real reason that everyone on college campuses should be young. The same is true of the workplace.” For our economy to leverage the skills and contributions of older adults—and so that as we age we retain the identity, social network, and purpose that work provides—we’ll have to radically re-imagine how we conceive of the world of work.

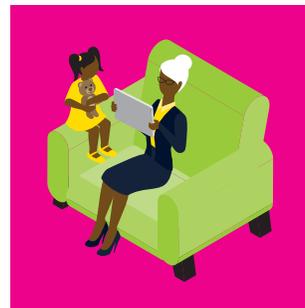
“The American workplace was not designed to support a population with the age distribution of our future society,” says geriatrician Linda P. Fried, MD, MPH, dean of the Mailman School. “It’s time for us to reconceive our assumptions about employment across the life span and pursue changes at the societal level to help our whole population thrive.”

## **“THROUGHOUT OUR LIFE WE NEED PERIODS OF EDUCATION, PERIODS OF WORK, PERIODS OF LEISURE.”**

plasticity,” the hypothesis that, due to biology, behavior, and socio-cultural factors, human development—including the aging process—is modifiable. In one study, conducted in the U.K., she showed that 70-year-olds today are smarter than their counterparts were 20 years ago. In other words, improvements in cognitive functioning are outstripping cognitive decline. In another study, physical exercise by adults over 60 was shown to “reactivate” the brain in areas related to cognitive decline, making it work faster and therefore more efficiently, like a younger brain. In another study, a literature review of the effects of work on health in older people, Staudinger points to research indicating that complete retirement is associated with increased illness, decreased mobility, and reductions in mental health.

The nature of the work we do matters as well, says Staudinger. Our brains seem to get a boost when we learn

new things, she says, and a degree of novelty seems to protect cognitive function. “The more complex your job is across time,” she says, “the better protected your brain is from decline.” What, then, of the people whose careers span decades of labor in the fast-food industry or on an assembly line? In a series of studies, Staudinger and her colleagues have revealed the answer. Among people who were never promoted and whose income held steady, those whose tasks changed demonstrated greater cognitive fitness than those who performed the same task for the entirety of the 17-year study.





Employers and society as a whole stand to gain by using such research to accommodate and support the success of older workers, says Staudinger, whether by providing cross-training in multiple tasks or by allowing more flexible use of pensions so that people considering career changes or re-entering the workforce can pursue professional-development opportunities. It's not particularly difficult, says the professor. "We just have to start doing it." For evidence, she points to the Age Smart Employer Awards program, which is run by Finkelstein in partnership with The New

York Academy of Medicine and funded by the Alfred P. Sloan Foundation. (When Finkelstein was senior vice president for policy and planning at the academy, she directed the Age-Friendly New York City initiative, which the International Federation on Ageing named "The Best Existing Age-Friendly Initiative" in the world in 2013.)

Recognizing that there are 700,000 workers in New York City aged 50 and older, the awards program researches and disseminates best practices for hiring and retaining older

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workers, and consults with businesses and nonprofits intent on attracting senior recruits. Each year, it honors employers whose policies and practices support their older workers—by offering flexible work schedules and settings, for example, and providing opportunities for training and skills development. This year, award recipients attended a reception during the Butler

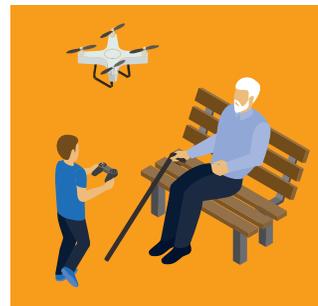
Center's Age Boom Academy, a three-day seminar connecting journalists with experts on aging. "The best spokespeople [for the Age Smart awards program] are the employers and the older workers themselves," says Finkelstein. "They bring the best practices to life." Funded by the Alfred P. Sloan Foundation, the program is in its third round of applications from business owners.

And it's not just working for pay that boosts well-being. Volunteering has also been shown to bring about positive health outcomes in later life.



In the 1990s, Fried, who is the DeLamar Professor of Public Health Practice, developed Experience Corps, a novel, evidence-based public health program in which older volunteers serve in public elementary schools to support the academic success of the students. Designed as a mutually beneficial experience, the intergenerational program also promotes health among the older volunteers. Fried has tested the model (now called AARP Experience Corps and replicated in 24 cities) in a randomized controlled trial, which is ongoing in Baltimore, where the program launched. Preliminary results, published in 2004, exemplify what Fried calls a "win-win-win": the students benefit from the social capital of the older volunteers, the schools benefit from higher student achievement and the calming effect of the volun-

teers, and the volunteers create a significant legacy while improving their mental and physical health. "Experience Corps demonstrated how life experience can be productively directed towards critical unmet societal needs," says Fried. "Cities, in particular, present opportunities to introduce large numbers of volunteers to under-resourced school systems; fill classrooms with diversity, knowledge, and the hard-



won lessons of longer lives; and honor a community's commitment to securing its children's futures."

John W. Rowe, MD, the Julius B. Richmond Professor of Health Policy and Aging, is so convinced of the benefits of volunteering that he's called it "the next great public health opportunity," on a par with quitting smoking. A member of the Butler Center faculty, Rowe has championed the idea that optimal aging combines the absence of disease and the maintenance of brain and body function with a third element: active engagement with life. Like many healthy habits, he says, volunteering should begin early, and employers should promote arrangements that allow their workers to give back to the community.

Further, physicians should routinely check their older patients' "volunteerism level," just as they check their temperature and blood pressure.

Rowe also chairs the MacArthur Foundation's Network on an Aging Society, which aims to help policymakers craft solutions for a country in which there will soon be more people over the age of 60 than under the age of 15 and in which 76 million baby boomers will have reached retirement age by 2029. While it's worth weighing whether Social Security and Medicare are sustainable, says Rowe, we should also be addressing such societal issues as worsening economic inequality and the civic damage it's causing, the impact of technology, and how changes in the



family—fewer or no children, longer lives, geographic distance between members—are compromising its traditional supportive role.

"When it comes to work and aging and health, we cannot only talk about one story," says Staudinger. "There is great variability among people, depending on what their histories were up to that point." While eligibility for Social Security is unaffected by gender, race, and educational attainment, those factors have a powerful influence on the number of years we live after retirement—and whether we live long enough to retire at all. "The number one investment in aging well is being well educated," says Finkelstein. "It is in the gaps in education that you're finding the gaps in well-being, earnings, longevity, and wellness in later life."

Together, work by Finkelstein, Staudinger, and their colleagues offers the beginnings of a blueprint for optimizing our longevity—what Fried calls "a new third stage of life": engage the mind, engage the body, engage with others. If our society is to make the most of increasing life spans, we must also realign social structures—from making Social Security more flexible to growing a robust geriatric workforce to re-engineering our cities, where 80 percent of us live—with the new demographic reality. "What being old is, is changing really fast," says Finkelstein. "There is no 'the' answer. It's a big, complicated puzzle that needs to be thought about at all levels simultaneously." [↗](#)



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