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# Enhancing Volunteerism among Aging Boomers

**Lead Author:**

Robert Prisuta, Ph.D.  
Research Director  
Environmental Analysis  
Knowledge Management Membership Group  
AARP

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# Executive Summary

**This paper discusses the demographic, psychographic/attitudinal, and behavioral factors that influence baby boomer volunteering. It also discusses what these factors may portend for the future. It begins by defining the baby boom and its demographic characteristics. These demographics are then compared to those of older persons and volunteers in order to assess the implications of these characteristics.**

It finds mixed demographic portents for future boomer volunteerism. A curvilinear relationship between age and volunteering suggests that boomers are leading current volunteer efforts. The expectation that boomers may work longer than their predecessors is a positive note, since there is little evidence suggesting that volunteering increases with retirement. The future health and affluence of the boomers cannot be predicted with certainty, but the healthier and more economically secure boomers are in their later years the more likely they will be to volunteer. The relative tendency of boomers to reside in nonmarried households could be a negative, especially as children of boomers mature and boomers assume caregiving responsibilities for aging parents. The increased racial and ethnic diversity of the boom also suggests that volunteerism may be more informal and take on different characteristics in the future.

The paper then looks at the behavioral aspects of volunteering and boomer attitudes toward retirement and volunteering. It discusses the future of boomer volunteerism and how participation in volunteering might be maintained or expanded.

It finds that most boomers approach retirement positively, with a sense of retirement as a time for relaxation and self-indulgence. They approach retirement in a context of independence and self-reliance. While a positive and active life orientation is a foundation for volunteering, the self-indulgence and independence of the boomer cohort provides an opposite orientation. Boomers expect to remain in their current communities, a plus considering the role of the community connection in volunteering. The paper further finds that boomers are less likely than older cohorts to volunteer out of a sense of duty, obligation, or religious commitment, although religious institutions remain a primary focus of volunteer activity.

Most boomers favorable to volunteering are already doing so. As a result, the paper recommends that efforts to further engage boomers would be most successful by focusing on maintaining the involvement of current boomer volunteers. Appeals likely to succeed would include those focusing on self-development, self-interest, and volunteering as a social, beneficial, enjoyable experience. Extending current involvement or using current organizations and activities as a bridge to others have the greatest potential for success.

The paper concludes by noting that the diversity of the baby boom generation qualifies these general statements. The findings suggest that the success of any efforts to engage boomers in volunteering as they age will be as diverse as the boomer cohort itself and the communities in which they reside.

## 1

# Population Trends

## Defining the Baby Boom

The aging of the baby boom cohort is a major driver of the more general aging of the U.S. population. According to U.S. Census data, in 1930 less than one-fifth of the population (17 percent) was age 50 and over, with 5 percent 65+ and less than 1 percent 85+. By 2000, those percentages had increased to 28 percent, 13 percent, and 2 percent, respectively. By 2020, according to Census projections, more than one-third (36 percent) of Americans will be age 50 and over, and almost one in five (17 percent) will be 65 or older.

The baby boom was the result of an increase in fertility rates following World War II. Individuals who had delayed family formation during the war or the Depression joined those who were forming families “on schedule,” substantially increasing the birth rate.

Demographers define the baby boom birth years as 1946 through 1964. High birth rates during those years resulted in 78 million baby boomers, now aged 39 to 57. This group comprises 28 percent of the U.S. population, or nearly 3 in 10 Americans. According to U.S. Census projections, by 2025 there will be 65 million boomers who will range in age from 61 to 79 and comprise one-fourth of the U.S. population.

The baby boom is both large in numbers and covers a wide age range. While the oldest boomer will turn 65 in 2011, the youngest boomer will not reach that age until 2029. The Census-projected life expectancy of a person aged 45 in 2002 was 79: 78 for males and 81 for females. This suggests an extended life span beyond the traditional ages of retirement.

## Characteristics of the Baby Boom

**Education:** Boomers have higher levels of formal education than does the pre-boom cohort. According to the 2002 Current Population Survey (CPS) of the U.S. Census, one in three boomers

has at least an undergraduate college degree, compared to one in five persons in the pre-boom cohort. When those who have at least some college experience are considered, 58 percent of the boomers fit this description, compared to 40 percent of those who are older.

**Race/Ethnicity:** The boomers are also more racially and ethnically diverse than their elders. According to the 2002 CPS, more than four out of five persons older than the boomers are white non-Hispanic, compared to three out of four (74 percent) boomers. The boomers are particularly more likely than their elders to be Hispanic (10 percent vs. 6 percent) or African American–non-Hispanic (11 percent vs. 9 percent).

**Income:** “First Wave” boomers, ages 48–57, are in their peak earning years and have a median household income of \$63,426, according to the 2002 CPS. This compares to \$61,211 for younger boomers, \$48,000 for those aged 58–64, and \$27,512 for those 65+. These median figures mask a considerable range. One in four boomer households have less than \$35,000 a year in income, and about 10 percent are in poverty. On the other hand, one-fourth of the boomers have annual household incomes greater than \$95,000.

While the average income of boomers appears substantial, projecting boomer income in retirement is more problematic. A recent report from the General Accounting Office (2003) found that while boomers have accumulated more wealth than did their elders at the same point in their life stage, they also carry higher debt loads. Unresolved issues surrounding Social Security solvency cloud the future as well. Shifts toward defined contribution pension plans from defined benefit plans also make the future less certain. An AARP study (1994) using econometric modeling to forecast the economic status of boomers in retirement found that their retirement income will be widely varied, depending on the number of retirement income sources and how successful some of those sources are in providing income.

**Health Status:** Health status tends to decline with age, but the boomers do practice some lifestyle traits that portend a marginally better future. Boomers are marginally more likely to exercise than their elders (Yankelovich 2000). While 37 percent of those older than the boomers report no exercise activities, this is true of only 31 percent of the boomers. Exercises more prevalent among boomers than their elders include using exercise equipment (19 percent vs. 13 percent), jogging or running (11 percent vs. 4 percent), and aerobic dance (11 percent vs. 6 percent). Boomers are also far less likely to smoke than those at the same age in previous decades, according to data from the Centers for Disease Control and Prevention of the National Center for Health Statistics (1998).

More than half of men and about 40 percent of women of boomer age in 1965 were smokers, compared to about one-third of boomer men and one-fourth of boomer women today.

On the other hand, these data also show that boomers are more likely to be overweight or obese than previous generations at the same age. More than one-third of boomer men and 4 in 10 boomer women are overweight, compared to about one-fourth of men and more than one-fourth of women of boomer age in the 1960s.

Disability tends to become more prevalent in middle age, so its impact on the boomers is yet to be determined. National Center for Health Statistics data (2003) show that while 13 percent of those 25–44 report some level of disability, that percentage rises to more than one in three (36 percent) among those 55–64, and more than half (55 percent) of those 65+.

In general, however, a long-term trend towards greater health for the older population is evident. In the early 1980s more than one-quarter of those 65+ had some level of chronic disability, a proportion that has dropped to less than 20 percent today. Overall, from 1982 through 1999, the prevalence of disability among older Americans declined from 26.2 percent to 19.7 percent. Death rates for heart disease, the biggest health threat to older persons, have dropped 30 percent since 1980, although death rates from cancer, the second biggest death threat, have increased by about 8 percentage points, as reported by the National Vital Statistics System and compiled by the Centers for Disease Control and Prevention (U.S. Department of Health and Human Services 2003).

Nonetheless, aging is beginning to impact the baby boom generation. While a 1998 AARP survey of boomers regarding their planning for and expectations of retirement found that 27 percent reported their health as “excellent,” in a 2001 follow-up survey three years later that percentage had dropped to 21 percent. Similarly, the percent describing their health as “fair” or “poor” rose from 22 percent to 30 percent, or fully one in five. In 2001, 28 percent reported surviving a major illness, compared to 21 percent reporting this three years earlier.

**Internet Use:** Almost half (45 percent) of boomers “regularly” use the Internet, according to the 2000 CPS, compared to 20 percent of those 57+.

**Employment Status:** Boomers have yet to reach traditional retirement ages, and an AARP lifestyle survey (2002a) focusing on the current status of this generation found that less than 5 percent of this cohort have actually retired. Boomer attitudes towards their future of work suggest a higher level of labor force participation than the pre-boom cohort. A Del Webb survey (2002) of the small

population of retired boomers found that half wanted to return to work. A recent AARP survey (2003b) of workers 45+, many of whom are boomers, found that more than 10 percent of older workers had previously retired from another job and rejoined the work force. However, the EBRI/AARP annual Retirement Confidence Survey (2003) found that about half of current retirees retired earlier than planned, typically due to health concerns or an adverse economic event related to their employment (downsizing, layoffs, closings, etc.).

In 1998 AARP and Roper-ASW interviewed a large sample (n = 2,000) of boomers regarding their anticipation of and planning for retirement. In that survey and in a 2001 follow-up study conducted with ICR Research, four out of five boomers saw work as playing a role in their retirement years, with only 20 percent anticipating retiring and not working at all. The most recent EBRI/AARP annual Retirement Confidence Survey of 1,000 workers age 25 and over found that nearly half of all workers expect to retire at 65 or later, compared to 41 percent who felt that way in 1991. AARP's Staying Ahead of the Curve survey (2003b) of workers 45+ found that 69 percent plan to work in some capacity during retirement, with only 28 percent expecting to not work at all.

Employer needs may also create a “demand-pull” effect that increases the activity of the older work force. Labor force growth peaked in the 1970s with a 2.6 percent annual growth rate. It is expected to average less than 1 percent from 2000–2010. According to the Bureau of Labor Statistics and Census projections cited in the February 2002 issue of *American Demographics*, the part of the labor force consisting of individuals ages 25–54 will only grow by 3 percent from 2000–2020, compared to 35 percent from 1980–2000. The 65+ work force will increase by 30 percent, and the 55–64 work force by 52 percent. A 2002 article from *Business Week* concludes that employers may have to “entice older workers to retire later or return to work, and alter laws governing pensions to discourage early retirement.”

The trend towards early retirement has flattened out, if not actually reversed. Historical data from the Bureau of Labor Statistics indicates that while 89 percent of men ages 55–61 were employed in 1965, that percentage dropped each year until 1994, when it reached 74 percent. It now stands at 75 percent. Similarly, for men ages 62–64, the percent employed was 73 in 1965, dropping to 45 in 1994. It has now risen to 48 percent. For those aged 65–69, the bottom of the early retirement trend came earlier. While 43 percent of this age group were employed in 1965, and 24 percent were employed in 1985, that percentage rose again to 31 percent in 2001.

For women the changes have been more linear, given the changing gender composition of the workplace. For women 55–61, 45 percent were employed in 1965, while 59 percent are currently

employed. For those 62–64 the percentages are 30 percent and 37 percent, respectively, while for those 65–69 they are 17 percent and 20 percent.

Another factor influencing the decision to remain active in the work force is the centrality of work to boomer and older worker self-esteem. The AARP Staying Ahead of the Curve survey (2003b) found that four out of five workers 45+ feel that work is important to their self-esteem, and this perception is further correlated with income (higher) and race/ethnicity (white non-Hispanic). Among this group, the desire to remain in the labor force is relatively strong compared to the working older population as a whole.

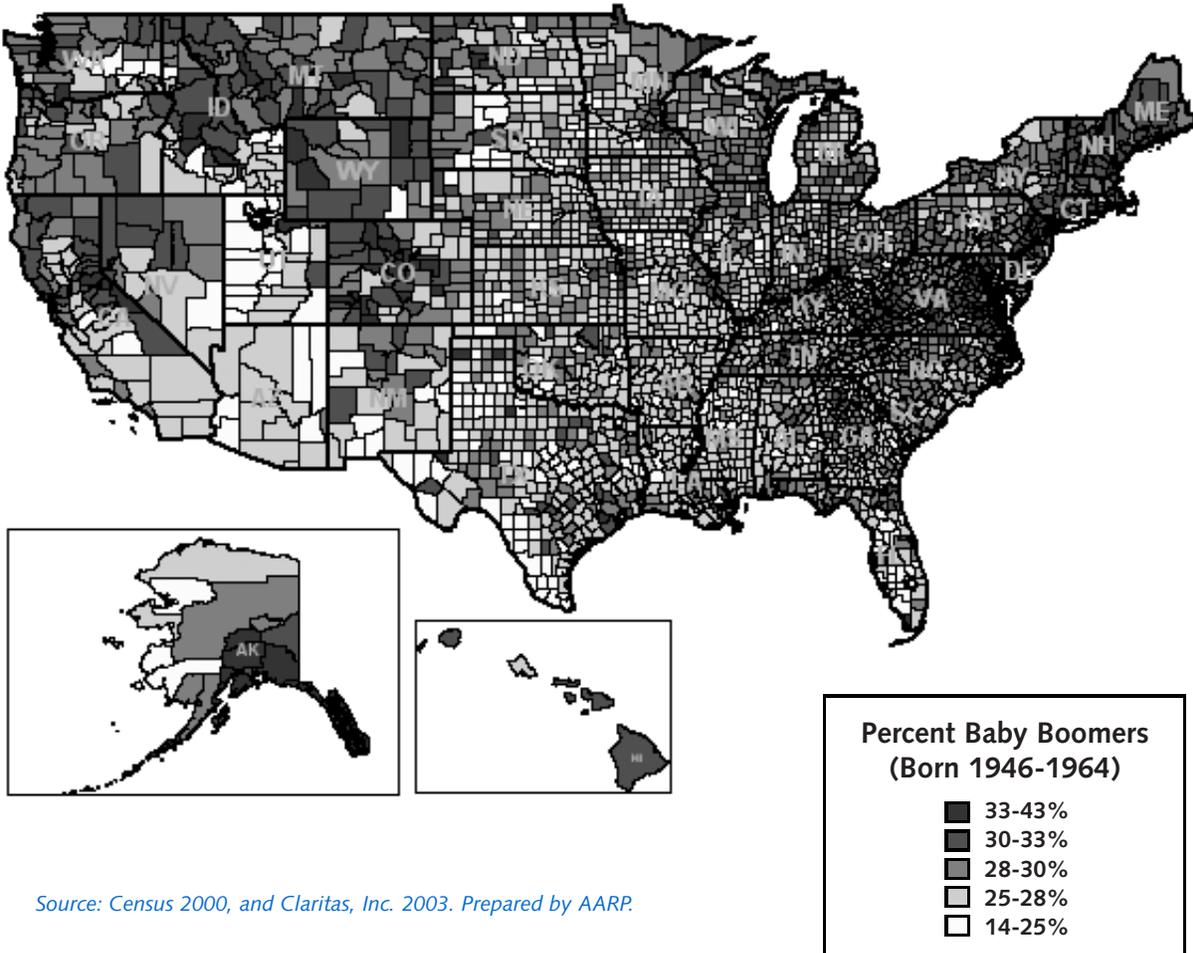
**Marital and Family Status:** Most boomers (70 percent) are married, but they are more likely than those older than themselves to be divorced/separated (17 percent vs. 11 percent) or never married (12 percent vs. 5 percent). Conversely, the baby boom is less likely to be widowed (2 percent vs. 23 percent). (U.S. Census 2002) Given the tendency toward greater widowhood with age, coupled with the higher proportions of unmarried boomers, fewer older boomers will be residing in married households in their older years compared to the current generation of older persons.

Half of all boomers, and almost two-thirds of younger boomers, have children under 18 living in their household, according to the 2001 CPS. Data from the AARP boomer retirement surveys of 1998 and 2001 indicate a major transition currently underway in this regard. In the 1998 survey, 19 percent of boomers reported that their last child had moved out of the house; three years later that figure rose to 27 percent. Caregiving responsibilities are also becoming more of a factor for aging boomers. In AARP's 1998 boomer retirement survey, 26 percent of boomers reported caring for an older parent, compared to 34 percent in the follow-up survey in 2001.

**Geographical Considerations:** Boomers are not distributed uniformly across the nation, but tend to vary by locality (Figure A-1). They tend to be concentrated in metropolitan areas, as opposed to rural counties. Regionally, they are more highly concentrated in New England, the Mid-Atlantic states, the upper Great Lakes states, and the Pacific Northwest, as opposed to the non-urban South, the Midwest, and the Southwest. This is unlikely to change dramatically, given that only about 1 in 10 boomers express a strong preference for moving from their current area of residence to another, a percentage that has been stable over the past three years.

Putnam (1996) also found little evidence that this geographic distribution of boomers will change significantly, since "rates of residential mobility have remained remarkably constant over the last half century" and that, if anything, they have declined over time.

**Figure A-1: Map of Percent of Population Baby Boomers by County  
(Continental U.S., Alaska, and Hawaii)**



Source: Census 2000, and Claritas, Inc. 2003. Prepared by AARP.

**A Summary of Boomer Demographics:** The baby boom cohort is noteworthy, not just for its size and the number of years it spans. It is a relatively well-educated, ethnically diverse group. While it is relatively affluent in general, it is economically diverse, and the degree of economic security it will enjoy in later years is yet to be determined. It is a generation in transition as it copes with the milestones of aging, specifically health status and changes in family structure. Boomers are a cohort that will likely be more active in the labor force for a longer period than the cohort that preceded it. They will be relatively stable geographically, but their presence varies by geography as well. Finally, they will be more connected to the Internet in their later years than their predecessor cohort. Each of these demographic characteristics has implications for the future with regard to the extent and nature of volunteering and community service practiced by boomers.