

North
Carolina

Insight

2010

Vol. 23, Nos. 2-3

Civic Contributions of the Elderly in North Carolina



The Art of Aging: Our Elders, Our State



NORTH CAROLINA CENTER FOR PUBLIC POLICY RESEARCH



Civic Contributions of the Elderly in North Carolina:

Weaving the Fabric of Our Society

by Lauren Akers and Ran Coble

Karen Tam

Executive Summary

Call it what you want—the Greatest Generation, the G.I. Generation, the Long Civic Generation, the World War II Generation—most people agree that the generation that lived through the Depression and World War II was something special. According to Robert Putnam, a Harvard professor, “This cohort has been exceptionally more civic—voting more, joining more, reading more, trusting more, giving more.” The question is will succeeding generations continue to be as involved in civic life as the Greatest Generation.

The Baby Boomers will follow in their footsteps, and it is the contributions of everyday Baby Boomers that will be important as the country’s population ages: for example, in voting, returning the census, donating money to charity, volunteering, and serving on juries. The social fabric of our society is woven as people do these things.

As North Carolina’s 2.3 million Baby Boomers born between 1946 and 1964 begin to reach age 65 in 2011, the proportion of the state’s population aged 65 and older, now 12 percent, will increase. By 2030, when the youngest Baby Boomers turn 65, that proportion is projected to increase to 18 percent, or 2.2 million older North Carolinians. Given the numbers, North Carolina has a vested interest in making sure that the Boomers are civically engaged.

In his seminal work called ***Bowling Alone***, Putnam argues that the health of a democracy depends upon certain forms of

social capital, which “refers to connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them.” As a way of measuring social capital, Putnam looks at Americans’ historical levels of civic engagement through political participation; involvement in religious, community, and work-related groups; philanthropy; and volunteering.

Voting: An Individual Right, A Collective Force

In the November 2008 elections, there were 1.14 million registered voters aged 65 and over in North Carolina. They turned out to vote at a higher percentage (76 percent) than voters statewide (70 percent). The United States Election Project does not calculate turnout based on **percentage voting among registered voters**; instead, they calculate turnout as a percentage of the voting-eligible population. Using this method, the turnout nationally was 61.7 percent, and the turnout in North Carolina was 65.8 percent.

In North Carolina, Baby Boomers constitute the largest voting bloc, and that will likely only increase as they age. Only the Millennial Generation (1977–1990) rivals the Boomers in power of the generational vote.

Census Return Rates: Older Americans Want To Be Counted

Nationwide, the final U.S. Census return rate in 2000 was 78.4 percent. Those aged 65 and older had the highest return rate:

89.1 percent. Those aged 45 to 64 followed with a return rate of 82.4 percent.

Charitable Giving:

Will the Boomers Give Back?

The Center on Wealth and Philanthropy at Boston College has developed a way to estimate charitable giving. The N.C. Center for Public Policy Research commissioned them to estimate religious and secular giving to give us an idea about patterns of charitable giving by age cohort in our state.

The Center on Wealth and Philanthropy estimates that in 2002 there were 594,978 heads of household aged 50 to 59 in North Carolina, and they donated an average of \$2,247 that year (3.75 percent of their income). There were 363,651 heads of household aged 60 to 69, and they gave an average of \$1,680 (4.47 percent of their income). And, there were 502,046 heads of household aged 70 or older, and they gave an average of \$1,334, the highest percentage of income (5.54 percent). Boomers likely will follow the normal tendency of giving a higher percentage of their income as they age.

Although those aged 70 and older give a larger percentage of their incomes, Boomers are more likely to give. In a 2008 survey, 72.8 percent of the Leading Boomers (1946–1955) had given money in the past 12 months to a nonprofit; 70.8 percent had given money to a place of worship; and 23.1 percent had given money to a political candidate or party.

Over the next several decades, the United States will see an estimated \$7.2–13.7 trillion transferred from members

of the World War II Generation to Baby Boomers through bequests. According to one estimate, charities nationwide could receive as much as \$3 trillion between 2001 and 2010, which is nearly double the \$1.6 trillion received during the 1990s. This transfer could reshape the nonprofit sector. The Boomers give less money to religious organizations than the Greatest Generation—opting to donate money to umbrella organizations that provide different services, such as the United Way or Salvation Army, and to youth and family organizations.

Volunteering: Helping Organizations and Improving Health and Well-being

Just over 25 percent of all North Carolinians volunteer. According to the Corporation for National and Community Service, in 2008, 1.7 million North Carolinians volunteered with an organization, performing 221.1 million hours of service. Nationwide, 26.4 percent of residents engaged in civic life by volunteering, attending public meetings, or working with neighbors informally to improve their communities. Of those, 35.9 percent volunteered with a religious organization and 26.7 percent with an educational service in 2008, as compared to 49.4 and 11.5 percent, respectively, in 1989. In North Carolina, almost 42 percent of those who volunteer do so with a religious organization.

In 2008, North Carolina's volunteer rate (25.3 percent) ranked 35th among the 50 states and the District of Columbia. In terms of the average annual volunteer hours per state resident, North Carolina ranked 37th at 32.1 hours per year. North

Carolina ranked 32nd in volunteer retention rates (64.5 percent), which represents the percentage of volunteers who continue their service for more than one year.

The older adult (aged 65 and older) volunteer rate in North Carolina was 22.7 percent, ranking 34th nationally. The Baby Boomer volunteer rate was higher at 29 percent, also ranking 34th nationally. Baby Boomer volunteer rates were surpassed only by college student volunteer rates in North Carolina—ranked 14th at 32.9 percent. Nationally, the volunteer rate of Baby Boomers was 30 percent, while that of college students was lower at 26.3 percent.

According to the Corporation for National and Community Service, “Baby Boomers in their late 40s to mid-50s have higher volunteer rates than past generations had at the same ages.” State and local governments could leverage this trend toward rising civic engagement. Volunteering is good for the individual as well. There is a positive relationship between volunteering and better health. As they age, volunteers often have lower mortality rates, greater mobility, and lower rates of depression.

Civic Contribution Survey Results:

Boomers Are Engaged

In September 2009, the Pew Internet and American Life Project released the results of a survey of Internet users and civic engagement. The Center obtained the survey responses and generated results for the questions by generation.

When considering the responses, Boomers aged 44 to 62 often appear more civically engaged than those aged

63 and over; in part, this may not be as much a generational difference as it is a result of age, health, and well-being. Even so, it is interesting to note how both generations—the Baby Boomers and the World War II Generation—choose to be engaged. For instance, between August 2007 and August 2008, almost 25 percent of Leading Boomers aged 54 to 62 attended a political meeting on local, town, or school affairs. And, 16.7 percent of the Leading Boomers were an active member of a group that tries to influence public policy or government.

For those who use the Internet, the survey also looked at the role of the Internet in civic engagement. Perhaps surprisingly, those aged 63 and over were more likely than Boomers to be engaged online. The pattern continued when respondents were asked about discussing politics and public affairs with others. For those aged 72 and over, 17.3 percent do so by Internet at least once a week, and 8.1 percent do so every day. For the Leading Boomers, they are more likely to discuss these issues in person, by phone, or in a letter: 37 percent do so at least once a week, and 22.1 percent do so every day.

Service on Jury Duty:

Older Americans Are Excused

Looking around a jury room, it often seems as though a disproportionate number of jurors are aged 65 and older. But, age provides potential jurors an excuse from jury duty in 26 states: age 65 in six states, age 70 in 16 states, age 72 in two states, including North Carolina; and age 75 in two states.

Help Wanted: Boomers Needed To Stay in the Workplace, a Source of Social Capital

According to Putnam, “The American workplace generates social capital in three broad ways. First, the job is where people build trusting relationships based on mutual assistance. Second, workplaces act as recruiting grounds for individuals and community organizations that are building social capital outside the office or factory walls. Third, employers contribute as organizations—by sponsoring volunteer teams, by donating money to worthy causes, and by instituting ‘work-life’ programs to make it easier for employees to meet family and community obligations.”

In 2007, almost four million North Carolina workers made an average of \$41,499 in yearly earnings. Of those, 898,650 were younger Baby Boomers (aged 45 to 54) making the highest average yearly earnings of any age group at \$51,036. The 522,639 older working Boomers (aged 55 to 64) made an average of \$47,757. By contrast, there were 147,555 older adult workers (aged 65 and older) making a yearly average of \$29,151.

Because more than 85 percent of Tar Heels aged 65 and over choose to exit the work force, the impending retirement of the Baby Boom generation may deprive North Carolina of the workers needed to compete economically. Thus, it is important to encourage seniors to stay in the work force longer. This may happen with the Boomers. The age for collecting full federal Social Security benefits will increase from age 65 to age 67 in 2022. And, according to the Center on Aging and Workplace Flexibility at Boston College, “A growing number of

older workers are expressing an interest in retiring gradually. The passage of the [federal] Pension Protection Act as well as changes in employers’ pension plans may make it possible for older workers to phase into full retirement though reduced work hours and job responsibilities.” The U.S. Bureau of Labor Statistics estimates that the labor force participation rate for those aged 65 to 74 will rise from 15.2 percent in 1986 to 29.5 percent in 2016. For those aged 75 and older, the rate is projected to rise from 4 percent in 1986 to 10.5 percent in 2016. Extending retirement ages will be even more important as advances in health care continue to lead to longer life expectancies.

Lifelong Learning: Keeping Boomers in the Classroom and Civically Involved

Partly because the Baby Boomers have higher levels of education than their predecessors, the percentage of older adults with postsecondary education is projected to rise from 12 percent in 2002 to 20 percent in 2010. That percentage is expected to continue to rise dramatically. This trend might even be augmented if a high percentage of Baby Boomers seek post-retirement careers requiring continuing education.

Baby Boomers in North Carolina make up almost one-third of community college enrollment and 3.5 percent of public university enrollment. In a poll conducted during the summer of 2009, the AARP found that 21 percent of adults aged 50 to 64 were likely to go back to school this year. Of adults aged 65 and older, only 7 percent said they were likely to go back to school this year. Of those that thought they

would go back to school, the reasons varied by age group. For those aged 50–64, they were most likely to go back to school to sharpen skills that would help on the job (52 percent). For those aged 65 and older, they were overwhelmingly most likely to go back to school strictly for pleasure (71 percent). As the number of older students increases, more colleges, charities, companies, and governments may begin accommodating and even encouraging adults to return to the classroom.

Will the Baby Boomers' Civic Contribution Be Great?

Despite their advancing age, the World War II Generation continues to be civically engaged. They vote at higher rates than the population at large. They return the census at higher rates than other age groups. They give a higher percentage of their income to charity. And, they are more likely than Baby Boomers to be civically engaged online.

As we evaluate the civic engagement of the Boomers as they age, it will be important to consider both their individual and collective contributions. More than 80 percent of Boomers return the census. Boomers give more and are more likely to give than those aged 63 and older. They have higher volunteer rates than earlier generations did at their age. In large numbers, Boomers attend political meetings and belong to groups that try to shape public policy.

Boomers may alter our concept of retirement if they choose to work later in life. They may go back to school. Many will volunteer or give money to a charity,

and they may reshape the giving patterns and the nonprofit sector by supporting a broader range of nonprofits. They may vote more. And in the process, collectively they may generate different ways of creating a very precious commodity—social capital.

Call it what you want—the Greatest Generation, the G.I. Generation, the Long Civic Generation, the World War II Generation—most people agree that the generation that lived through the Depression and World War II was something special (see Table 1). Born in 1945 and earlier, they invented vaccines and launched rockets. Charles Schulz gave us Snoopy, and Walt Disney gave us Mickey Mouse. Joe DiMaggio of the New York Yankees gave us a 56-game hitting streak in baseball, still a record 69 years later. And, six American presidents were members of this generation: Dwight Eisenhower, John F. Kennedy, Richard Nixon, Jimmy Carter, and George H.W. Bush. “This cohort has been exceptionally more civic—voting more, joining more, reading more, trusting more, giving more.”¹ The question is will succeeding generations continue to be as involved in civic life as the Greatest Generation.

“
... while the state’s
population as
a whole will
increase by an
estimated 55
percent between
2000 and 2030,
the population
aged 65 and
older will grow by
125 percent and
the population
aged 85 and
older by 137
percent.”

The Baby Boomers will follow demographically in their footsteps, and the contributions of the Boomers to the world as we know it are undeniable already. Bill Gates is a Baby Boomer. He gave us Microsoft. Steve Jobs is a Boomer. Thanks to him we have Apple computers, iPods, iTouches, and iPhones. Oprah and Madonna are Boomers. Bill Clinton, George W. Bush, and Barack Obama are Baby Boomers. Michael Jordan, perhaps North Carolina’s most famous Boomer, is a member of the Basketball Hall of Fame and arguably the best basketball player of all time.

But it is the contributions of everyday Baby Boomers that will be more important as the country’s population ages: for example, in voting, returning the census, donating money to charity, volunteering, and serving on juries. The hard work of being a citizen. The social fabric of our society is woven as people do these things. But given the Boomers reputation for individualism,² the question is how involved will they choose to be as they age?

As the state’s 2.3 million Baby Boomers born between 1946 and 1964 begin to reach age 65 in 2011, the proportion of the state’s population aged 65 and older, now 12 percent, will increase.³ By 2030, when the youngest Baby Boomers reach retirement age, that proportion is projected to increase to 18 percent, or 2.2 million older North Carolinians.⁴ In other words, while the state’s population as a whole will increase by an estimated 55 percent between 2000 and 2030, the population aged 65 and older will grow by 125 percent and the population aged 85 and older by 137 percent.⁵ Given the numbers, North Carolina has a vested interest in making sure that the Boomers are civically engaged.

Meet Bobbie and Bernard Jones. Bobbie is a Boomer. Born in 1948, she is 61 years old. Bernard is 68 years old, a member of the World War II Generation. They live in College Park, a neighborhood in central Raleigh. Even as Bernard has struggled with cancer, the couple pushes each other to be involved in the community. Bobbie says, “I have always felt that it is my place to do what I can to help and to make the world a better place. The Golden Rule is to ‘do unto others as you would have them do unto you.’ It does not always work out that way, but at least I will know that I did my part. That is what’s so special about Bernard and myself—I get on him for doing so much for people, and he gets on me for the same thing. We try our best to make it better for someone every day.”

In his seminal work called *Bowling Alone*, Robert Putnam argues that the health of a democracy depends upon certain forms of social capital, which “refers to connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them.”⁶ As a way of measuring social capital, Putnam looks at Americans’ historical levels of civic engagement through political participation; involvement in religious, community, and work-related groups; philanthropy; and volunteering.⁷ Putnam shows that volunteering is related to good citizenship, as

Lauren Akers is a policy analyst living in Chapel Hill. Ran Coble is the executive director of the N.C. Center for Public Policy Research.

volunteers are more interested in politics and less cynical about political leaders than non-volunteers.⁸ Putnam also says that community involvement is the most consistent predictor of giving time and/or money.⁹ In other words, civic engagement generates social capital, and the production of social capital spurs on the production of even more social capital. So, he argues the more civically engaged (or socially integrated) older adults become, the better off our society will be.

“
... the more
civically engaged
older adults
become, the
better off our
society will
be.”

Voting: An Individual Right, A Collective Force

Number 437. That was Bobbie's number at her precinct in the November 2008 election. She took three people with her to the polls that day. None of them had ever voted before. Bobbie says, "Voting is very important to me. Consider this. If you don't vote, I don't need to hear your complaints!"

In the November 2008 elections, there were 1.14 million registered voters aged 65 and over in North Carolina. They turned out to vote at a higher percentage (76 percent) than voters statewide (70 percent). Male voters aged 65 and over had a turnout rate of 78 percent (see Table 2). The United States Election Project does not calculate turnout based on *percentage voting among registered voters*; instead, they calculate turnout as a *percentage voting of the voting-eligible population*. Using the latter method, the turnout nationally was 61.7 percent, and the turnout in North Carolina was 65.8 percent.¹⁰

Despite his advancing cancer, Bobbie and Bernard are active in the community.



Karen Tam

Table 1. American Generations, 2009

Cohort	Birth Years	Ages in 2009	Size	Events in Late Adolescence and Early Adulthood
Millennials / Gen Y	1977-90	19-32	About 58 million	Late 1990s economic boom, Clinton presidency, George W. Bush presidency, 9/11, Iraq War, Hurricane Katrina
Gen X	1965-76	33-44	About 50 million	Reagan presidency, fall of Berlin Wall, George H.W. Bush presidency, low inflation, AIDS, Gulf War
Late Boomers / Trailing Boomers / Generation Jones	1956-64	45-53	About 41 million	Iran hostage crisis, high inflation
Early Boomers / Leading Boomers	1946-55	54-63	About 37 million	Vietnam War; end of civil rights movement; Assassinations of John Kennedy, Robert Kennedy, and Martin Luther King, Jr.; Nixon presidency; Watergate scandal; women's rights movement
World War II Generation /Long Civic Generation ¹	1945 and earlier	64 and older	About 48 million	Depression, World War II, Cold War, start of civil rights movement, economic boom of 1950s

Source: Excerpted from Scott Keeter, “The Aging of the Boomers and the Rise of the Millennials,” in Ruy Teixeira, ed., *Red, Blue & Purple America*, Brookings Institution Press, Washington, DC, 2008, Table 7-1, p. 226.

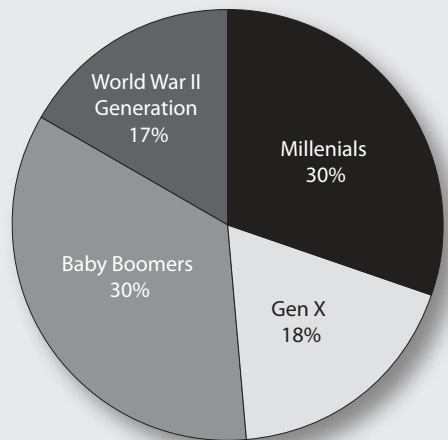
¹Also broken down into two generations: the G.I. Generation or Greatest Generation, 1901-24; and the Silent Generation, 1925-45.



Karen Tam

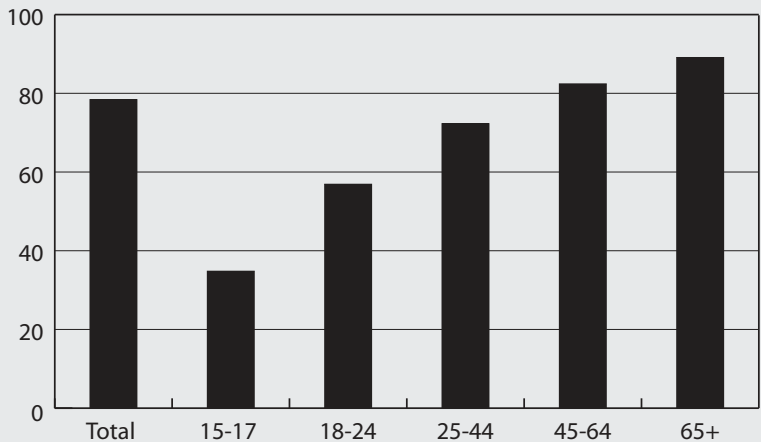
“As people age, their propensity to vote goes up. . . . With the expected rise in the proportion of the elderly in the population, and given their higher voting rates, the issues that affect senior citizens will gain greater importance.”¹¹ An AARP (American Association of Retired Persons) Bulletin says that “[b]y using our voices and votes to cut through political gridlock, we can give the country a gift that will last for generations to come.”¹² Only the Millennial Generation (1977–1990) rivals the Boomers in power of the generational vote (see Figure 1). In North Carolina, Baby Boomers constitute the largest voting bloc, and that will likely only increase as they age.

Figure 1. The Power of the Generational Vote, 2008



Source: U.S. Census Bureau, Current Population Survey, Table 1, Reported Voting and Registration, by Sex and Single Years of Age, Nov. 2008, released on the Internet in July 2009.

Figure 2. Final U.S. Census Return Rates, by Age Group, 2000



Source: Herbert F. Stackhouse and Sarah Brady, “Census 2000 Mail Return Rates,” Final Report, U.S. Census Bureau, Washington, DC, Jan. 30, 2003, Table 8, p. 19.

Table 2. Voter Turnout Percentages for Age 65 and Over in North Carolina, November 2008

	Total Voters	Registered Voters	Turnout Percentage
North Carolina	4,354,052	6,262,566	70%
Age 65 and over	868,889	1,140,618	76%
Democrats	471,528	630,610	75%
Republicans	288,206	364,358	79%
Unaffiliated	109,023	145,470	75%
Libertarian	132	180	73%
Black	134,686	176,568	76%
White	716,935	938,490	76%
American Indian	3,743	6,264	60%
Asian	1,892	2,680	71%
Multi-Race	589	757	77%
Hispanic	2,366	3,431	76%
Female	482,878	645,519	75%
Male	382,657	490,456	78%

Source: Based on data provided by Jacque Blaeske, N.C. State Board of Elections.

Census Return Rates: Older Americans Want To Be Counted

Nationwide, the final U.S. Census return rate in 2000 was 78.4 percent. Those aged 65 and older had the highest return rate: 89.1 percent. Those aged 45 to 64 followed with a return rate of 82.4 percent (see Figure 2).

Mandated by Article I, section 2 of the United States Constitution, the census is a headcount of everyone residing in the United States. It includes people of all ages, races, ethnic groups, citizens, and non-citizens. The next census will be in 2010.¹³

Neither Bobbie nor Bernard remembers seeing a census form in 2000. They don't think they received one in the mail. And, they don't remember anybody coming door-to-door to make sure they were counted. In fact, Bobbie and Bernard do not think that either of them has ever seen or filled out a census form. Bobbie says, "The census is important to me. I want to be counted."

Charitable Giving: Will the Boomers Give Back?

[R]esearch suggests there is a strong connection between volunteering and giving. Thus, it makes sense to find ways of encouraging substantial volunteering because it will produce substantial in-kind gifts and could simultaneously produce considerable monetary gifts.

—Keeping Baby Boomers Volunteering¹⁴

The Center on Wealth and Philanthropy at Boston College has developed a way to estimate charitable giving. The N.C. Center for Public Policy Research commissioned them to estimate religious and secular giving in North Carolina by age and also by income, marital status, education, and race (see Table 3). The research is based on 2002 data and dollars, but it gives an idea about patterns of charitable giving in our state.¹⁵



Karen Tam

"We turn
not older
with years,
but newer
every day."
—EMILY
DICKINSON

Table 3: Estimated Religious and Secular Giving for North Carolina

	Number of Households	Average House- hold Income	Average Giving per Household	Average % of Income Given	
Income					
Less than \$10,000	363,654	\$5,085	\$513	9.54%	
\$10,000 - \$24,999	760,833	\$17,196	\$616	3.76%	
\$25,000 - \$49,999	927,012	\$36,174	\$1,367	3.71%	
\$50,000 - \$99,999	870,248	\$70,102	\$2,218	3.16%	
\$100,000 - \$149,999	239,965	\$118,426	\$2,631	2.24%	
\$150,000 - \$199,999	79,526	\$167,983	\$4,126	2.45%	
\$200,000 or More	63,750	\$346,903	\$10,771	2.97%	
ALL	3,304,988	\$52,455	\$1,664	3.94%	
Age					
Under Age 40	1,184,473	\$46,993	\$1,298	3.37%	
Age 40-49	659,840	\$66,426	\$2,036	3.62%	
Age 50-59	594,978	\$71,656	\$2,247	3.75%	
Age 60-69	363,651	\$46,455	\$1,680	4.47%	
Age 70 or Older	502,046	\$28,572	\$1,334	5.54%	
ALL	3,304,988	\$52,455	\$1,664	3.94%	
Marital Status					
Married	1,720,391	\$70,343	\$2,219	3.72%	
Not Married Male	597,881	\$42,705	\$1,290	3.54%	
Not Married Female	986,716	\$27,175	\$922	4.60%	
ALL	3,304,988	\$52,455	\$1,664	3.94%	
Education					
No HS Diploma	653,839	\$26,312	\$830	4.40%	
HS Diploma	1,570,659	\$44,177	\$1,453	3.97%	
Associate Degree	269,682	\$61,937	\$1,966	3.67%	
Bachelors Degree	556,390	\$78,740	\$2,240	3.55%	
Masters Degree	168,746	\$93,978	\$3,261	3.84%	
Prof Degree – MD, JD	55,260	\$140,466	\$4,567	3.46%	
Doctorate	30,412	\$86,780	\$3,145	4.24%	
ALL	3,304,988	\$52,455	\$1,664	3.94%	
Race/Ethnicity*					
Non-Latino					
White	2,400,669	\$57,259	\$1,760	3.93%	
African American	688,261	\$39,329	\$1,563	4.23%	
Asian	49,850	\$35,304	\$1,323	3.53%	
Native American	72,944	\$31,385	\$983	4.22%	
Latino	127,055	\$45,775	\$747	2.47%	
ALL	3,304,988	\$52,455	\$1,664	3.94%	

Source: Calculated at Center on Wealth and Philanthropy based on data from 2003 Panel Study of Income Dynamics, 2003 Current Population Survey, and IRS Federal Income Tax data for 2003.

by Income, Age, Marital Status, Education, and Race (2002 Dollars)

	Average Amount Given to Religion	% of Income Given to Religion	Average Amount of Secular Giving	% of Income to Secular Giving
	\$283	5.21%	\$230	4.33%
	\$419	2.54%	\$196	1.22%
	\$732	1.99%	\$635	1.73%
	\$1,385	1.95%	\$834	1.21%
	\$1,295	1.11%	\$1,336	1.12%
	\$1,840	1.08%	\$2,287	1.36%
	\$2,358	0.83%	\$8,413	2.15%
	\$881	2.29%	\$782	1.66%
	\$648	1.66%	\$651	1.71%
	\$1,086	2.03%	\$950	1.58%
	\$1,066	2.16%	\$1,181	1.59%
	\$954	2.82%	\$726	1.65%
	\$892	3.84%	\$442	1.70%
	\$881	2.29%	\$782	1.66%
	\$1,304	2.41%	\$915	1.31%
	\$438	1.56%	\$852	1.98%
	\$413	2.52%	\$510	2.08%
	\$881	2.29%	\$782	1.66%
	\$542	2.82%	\$288	1.58%
	\$823	2.29%	\$630	1.68%
	\$1,174	2.23%	\$792	1.43%
	\$1,132	1.94%	\$1,109	1.62%
	\$1,207	1.72%	\$2,053	2.13%
	\$1,252	1.67%	\$3,314	1.78%
	\$1,565	2.17%	\$1,581	2.07%
	\$881	2.29%	\$782	1.66%
	\$888	2.28%	\$872	1.66%
	\$979	2.57%	\$584	1.66%
	\$921	2.35%	\$401	1.18%
	\$440	1.49%	\$543	2.74%
	\$374	1.09%	\$373	1.38%
	\$881	2.29%	\$782	1.66%

This work was partially underwritten by a grant from The Boston Foundation.
* Race totals are greater than the number of households because a person can identify as more than one race.

The Center on Wealth and Philanthropy estimates that in 2002 there were 594,978 heads of households aged 50 to 59 in North Carolina, and they donated an average of \$2,247 that year (3.75 percent of their income). There were 363,651 heads of households aged 60 to 69, and they gave an average of \$1,680 (4.47 percent of their income). And, there were 502,046 heads of households aged 70 or older, and they gave an average of \$1,334, the highest percentage of income (5.54 percent).¹⁶ Boomers likely will follow the normal tendency of giving a higher percentage of their income as they age.

Although those aged 70 and older give a larger percentage of their incomes, Boomers are more likely to give. In a 2008 survey, 72.8 percent of the Leading Boomers (1946–1955) had given money in the past 12 months to a nonprofit; 70.8 percent had given money to a place of worship; and 23.1 percent had given money to a political candidate or party (see Table 4).

Table 4. Giving Survey Results, by Generation, 2008

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you contributed money to a political candidate or party, or any other political organization or cause?	Yes	21.5%	21.5%	23.1%	19.6%
	No	78.4%	78.0%	76.6%	79.9%
In the past 12 months, have you contributed money, property, or other items to your church, synagogue, mosque, or other place of worship?	Yes	65.1%	66.1%	70.8%	60.0%
	No	34.6%	33.9%	29.0%	39.7%
In the past 12 months, have you contributed money, property, or other items to a charity or nonprofit organization OTHER THAN your church or place of worship?	Yes	60.9%	68.40%	72.8%	67.8%
	No	38.5%	31.6%	26.7%	31.8%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.



Karen Tam

Even when times are tight, Bobbie Jones figures out a way to tithe between \$150–300 each month to her church. Her husband, Bernard, won’t tell how much he tithes. Not even Bobbie knows. The couple also finds a way to give money to the Salvation Army, the Red Cross, Amateur Athletic Union basketball, soldiers in Iraq, and to Women and Families of Domestic Violence. Saving money so there is money to give is a priority for both of them.

Over the next several decades, the United States will see an estimated \$7.2–13.7 trillion transferred from members of the World War II Generation to Baby Boomers through bequests.¹⁷ According to one estimate, charities nationwide could receive as much as \$3 trillion between 2001 and 2010, which is nearly double the \$1.6 trillion received during the 1990s.¹⁸ This transfer “could influence the average retirement age (enabling some Baby Boomers to accelerate their retirements)” and reshape the nonprofit sector.¹⁹ The Boomers give less money to religious organizations than the Greatest Generation—opting to donate money to umbrella organizations that provide different services, such as the United Way or Salvation Army, and to youth and family organizations.²⁰

Volunteering: Helping Organizations and Improving Health and Well-being

Baby Boomers—the generation of 77 million Americans born between 1946 and 1964—represent a potential boon to the volunteer world. Based on U.S. Census data, the numbers of volunteers age 65 and older will increase 50 percent over the next 13 years, from just under 9 million in 2007 to more than 13 million in 2020. What’s more, that number will continue to rise for many years to come, as the youngest Baby Boomers will not reach age 65 until 2029.

*—Keeping Baby Boomers Volunteering*²¹

Just over 25 percent of all North Carolinians volunteer (see Table 5).²² According to the Corporation for National and Community Service, in 2008, 1.7 million North Carolinians volunteered with an organization, performing 221.1 million hours of service. Nationwide, 26.4 percent of residents engaged in civic life by volunteering, attending public meetings, or working with neighbors informally to improve their communities.²³ Of those, 35.9 percent volunteered with a religious organization and 26.7 percent with an educational service in 2008, as compared to 49.4 and 11.5 percent, respectively, in 1989.²⁴ In North Carolina, almost 42 percent of those who volunteer do so with a religious organization.

In 2008, North Carolina's volunteer rate (25.3 percent) ranked 35th among the 50 states and the District of Columbia. In terms of the average annual volunteer hours per state resident, North Carolina ranked 37th at 32.1 hours per year. North Carolina ranked 32nd in volunteer retention rates (64.5 percent), which represents the percentage of volunteers who continue their service for more than one year.²⁵

The older adult (aged 65 and older) volunteer rate in North Carolina was 22.7 percent, ranking 34th nationally. The Baby Boomer volunteer rate was higher at 29 percent, also ranking 34th nationally. Baby Boomer volunteer rates were surpassed only by college student volunteer rates in North Carolina—ranked 14th at 32.9 percent. Nationally, the volunteer rate of Baby Boomers was 30 percent, while that of college students was lower at 26.3 percent (see Figure 3).²⁶ According to the Corporation for National and Community Service, “Baby Boomers in their late 40s to mid-50s have higher volunteer rates than past generations had at the same ages.”²⁷ It makes good sense for “state and local governments [to] leverage this trend toward rising civic engagement and philanthropy to meet the mounting responsibilities in the face of declining resources as a ratio of government expenditure.”²⁸

By and large, it is in North Carolina's interest to encourage older adults to volunteer. Volunteer opportunities provide an arena in which older adults may contribute their time and energy to society, which in turn invigorates volunteers' health and well-being.²⁹ In a research brief on the health benefits of volunteering, the Corporation

Acknowledgments of a lifetime of community service by Bobbie and Bernard Jones



Karen Tam

Volunteerism Is a “Must Do:” North Carolina Needs to Get Involved

Surveys show that those aged 50 and older are volunteering at record levels and have plans to do more in retirement. State, municipal, and nonprofit leaders are beginning to recognize their potential to increase volunteerism and their ability to use this desire to give back as a catalyst to solve social problems. For example, AARP was instrumental in working with 18 mayors who gathered in New York City on September 10, 2009, to recognize that the service of volunteers is critical to address issues such as education, health, and financial insecurity. Knowing this, California and New York have elevated their Office of Volunteerism to cabinet-level positions in their state governments. The goal is to change the perception of service and volunteerism from “nice to do” to “must do.”

Leadership is necessary to harness the service potential to build livable communities, to encourage positive social change, and to drive innovation in the marketplace. AARP’s research indicates that the primary reason people do not volunteer is that no one has asked them! Nearly seven in 10 non-volunteers have never been asked.

AARP is strengthening our capacity to ask. Currently we are targeting two new approaches to expand engagement opportunities. First, we are a major sponsor of a new coalition called ServiceNation, which works with more than 100 other groups to solve problems through civic engagement and citizen service. We are also initiating a new online community destination called *AARP.org/CreateTheGood* to encourage individuals to get involved on their own schedules and according to their own interests. The name “Create the Good” comes from a quote from AARP’s founder, Dr. Andrus: “The challenge, to live up to our better selves, to believe well of our fellow men and perhaps by doing so, to help create the good.”

If North Carolina is to realize the potential inherent in the talents and wisdom of older citizens, then it must have an effective system in place to develop opportunities for engagement, seek out volunteers, and help make those connections. According to a report titled *Building an Experience Dividend: State Governments Lead the Call to Engage Boomers*, the idea is to “leverage boomer talent to improve the quality of life in communities nationwide—in other words, to generate an experience dividend.”¹ This is the cutting edge of civic engagement, which has the ability to be a major force for positive social change, social entrepreneurship, and personal growth in our state, the nation, and the world.

—Bonnie Cramer

¹ John Greenya with Ilana Golin, “Building an Experience Dividend: State Governments Lead the Call to Engage Boomers,” Civic Ventures, Washington, DC, 2008, p. 4.

Bonnie Cramer lives in Raleigh. She spent a decade working as North Carolina’s Director of the Division of Aging, and from 2008-10, she is the national board chair of AARP. See also Bonnie Cramer, MSW, “Creating the Good: Americans Aged 50 and Older as Agents for Change,” North Carolina Medical Journal, Vol. 69, No. 5, North Carolina Institute of Medicine, Morrisville, NC, Sept./Oct. 2008, pp. 374–76.

““The goal is to change the perception of service and volunteerism from “nice to do” to “must do.”

““...the idea is to ‘leverage boomer talent to improve the quality of life in communities nationwide—in other words, to generate an experience dividend.’

Table 5. National and State Volunteering, by Age Cohort, 2008

	U.S.	N.C.	N.C. Rank
Volunteer rates	26.4 %	25.3 %	35
Volunteer hours per resident	34.7	32.1	37
Volunteer retention rates	64.5 %	64.5 %	32
Older adult volunteer rates	26.4 %	22.7 %	34
Baby Boomer volunteer rates	30.0 %	29.0 %	34
Young adult volunteer rates	26.4 %	20.6 %	36
College student volunteer rates	26.3 %	32.9 %	14

Note: Rates and rankings are based on a three-year moving average.

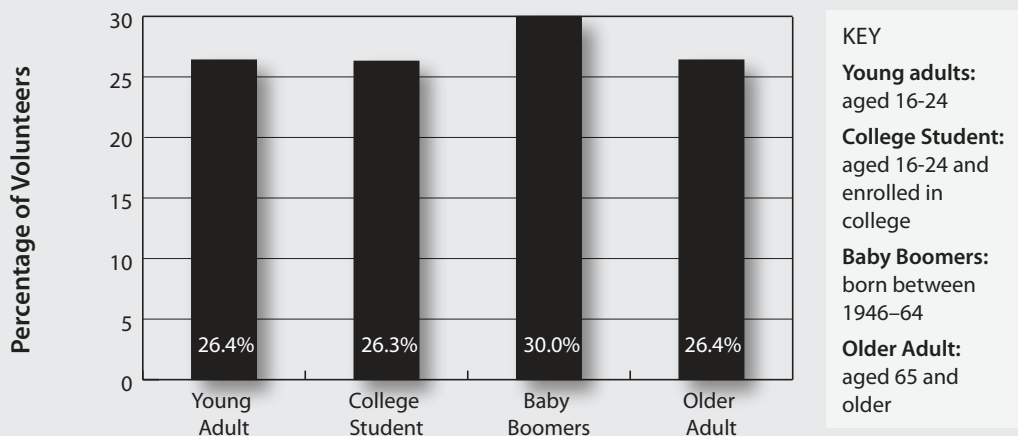
Source: Volunteering in America Website, Corporation for National and Community Service, Washington, DC. On the Internet at <http://www.volunteeringinamerica.gov/rankings/States/Volunteer-Rates/2008>, accessed on Oct. 20, 2009.

for National and Community Service found, “While these volunteer activities may be performed with the core intention of helping others, there is also a common wisdom that those who give of themselves also receive.” Social benefits include “the positive feeling referred to as ‘helper’s high,’ increased trust in others, and increased social and political participation.” But research also established “a strong relationship between volunteering and health: those who volunteer have lower mortality rates, greater



Karen Tam

Figure 3. U.S. Volunteering Rates by Generation, 2008



Note: Rates and rankings are based on a three-year moving average.

Source: Volunteering in America Website, Corporation for National and Community Service, Washington, DC. On the Internet at <http://www.volunteeringinamerica.gov/rankings/States/Volunteer-Rates/2008>.

functional ability, and lower rates of depression later in life than those who do not volunteer.”³⁰

Although the rate of volunteering at a religious organization may be declining nationally, it is still a priority for Bobbie Jones and for many North Carolinians. Bobbie has been a member of Smith Temple Freewill Baptist Church in Raleigh all of her life. Her family—she was one of 10 children—helped establish the church. Bobbie loves to usher, and she and her husband, Bernard, take great pride in setting the church up for meals for members of the church. But several times each year, Bobbie and Bernard also invite the homeless into their home to feed them a meal.

This type of volunteering, a less formal way of serving the community, is on the rise nationally. “[Thirty-one] percent more Americans worked with their neighbors in 2008 than 2007,” according to the Corporation for National and Community Service.³¹ Putnam’s *Bowling Alone* confirms this trend: “[I]ndividualized civic acts . . . have diminished less rapidly than collective civic acts,” and “individualized acts of benevolence . . . have resisted the nationwide decline in civic involvement.”³²

Civic Contribution Survey Results: Boomers Are Engaged

In September 2009, the Pew Internet and American Life Project released the results of a survey on Internet use and civic engagement.³³ The Center obtained the survey responses and generated results for the questions by generation.

When considering the responses, Boomers aged 44 to 62 often appear more civically engaged than those aged 63 and over; in part, this may not be as much a generational difference as it is a result of age, health, and well-being. Even so, it is interesting to note how both generations—the Baby Boomers and the World War II Generation—choose to be engaged. For instance, from August 2007 to August 2008, almost 25 percent of Leading Boomers aged 54 to 62 attended a political meeting on local, town, or school affairs. And, 16.7 percent of the Leading Boomers were an active member of a group that tries to influence public policy or government (see Table 6).

Table 6. Survey Results on Civic Participation, by Generation, 2008

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you attended a political rally or speech?	Yes	9.9%	12.9%	12.5%	11.1%
	No	89.5%	86.1%	87.4%	88.9%
In the past 12 months, have you attended a political meeting on local, town, or school affairs?	Yes	14.6%	17.6%	24.9%	24.8%
	No	85.0%	82.2%	74.9%	75.2%
In the past 12 months, have you worked or volunteered for a political party or candidate?	Yes	6.4%	6.8%	9.9%	6.4%
	No	93.3%	93.2%	90.1%	93.6%
In the past 12 months, have you made a speech about a community or political issue?	Yes	3.2%	3.9%	6.5%	5.6%
	No	96.5%	96.1%	93.2%	94.1%
In the past 12 months, have you been an active member of any group that tries to influence public policy or government, not including a political party?	Yes	6.2%	13.4%	16.7%	15.4%
	No	93.5%	86.6%	82.9%	84.5%
In the past 12 months, have you called into a live radio or TV show to express an opinion?	Yes	2.5%	3.2%	9.4%	7.1%
	No	97.0%	96.8%	90.6%	92.9%

Source: "The Internet and Civic Engagement," Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.

For those who use the Internet, the survey also looked at the role of the Internet in civic engagement.³⁴ Perhaps surprisingly, those aged 63 and over were more likely than Boomers to be engaged online. For those aged 63 to 71, 39.2 percent had sent an email to a national, state, or local government official about an important issue, and 23.9 percent had signed a petition online. They were more likely to send a letter to the editor via email than regular mail (14.3 percent compared to 4.9 percent). And yet only 3.7 percent of those aged 63 to 71 in 2008 had posted comments on a website or blog about a political or social issue (compared with 9.1 percent for Leading Boomers; see Tables 7–10).

Bobbie uses the Internet to raise money online for charities. Most recently, she sent an email to 72 of her friends and family to help raise money for the National Foundation for Transplants. Alice Myatt, the sister of a friend of hers from grade school, needed a kidney transplant. In addition to donations, Bobbie hoped to generate support for a cookout and yard sale to raise money for NFT’s North Carolina Kidney Fund in honor of Myatt. They raised more than \$1,800, and it was matched. Alice received her transplant, and she is doing very well.

The pattern continued when respondents were asked about discussing politics and public affairs with others. For those aged 72 and over, 17.3 percent do so by Internet at least once a week, and 8.1 percent do so every day. For the Leading Boomers, they are more likely to discuss these issues in person, by phone, or in a letter: 37 percent do so at least once a week, and 22.1 percent do so every day (see Table 11).

Table 7. Survey Results on Contacting a Government Official, Offline and Online, by Generation, 2008

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you contacted a national, state, or local government official in person, by phone, or by letter about an issue that is important to you?	Yes	23.6%	30.5%	33.0%	24.5%
	No	75.3%	69.0%	67.0%	75.3%
In the past 12 months, have you sent an email to a national, state, or local government official about an issue that is important to you?	Yes	31.6%	39.2%	35.4%	28.1%
	No	68.4%	60.5%	64.3%	71.9%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.

**Table 8. Survey Results on Signing a Petition,
Offline and Online, by Generation, 2008**

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you signed a paper petition?	Yes	17.6%	22.0%	27.3%	25.0%
	No	81.6%	77.6%	72.0%	74.4%
In the past 12 months, have you signed a petition online?	Yes	13.8%	23.9%	21.2%	20.3%
	No	86.2%	76.1%	78.6%	79.4%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.

**Table 9. Survey Results on Letters to the Editor,
Offline and Online, by Generation, 2008**

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you sent a “letter to the editor” through the U.S. Postal Service to a newspaper or a magazine?	Yes	5.1%	4.9%	6.7%	4.9%
	No	94.6%	95.1%	93.3%	94.8%
In the past 12 months, have you emailed a “letter to the editor” or your comments to a newspaper or a magazine?	Yes	9.7%	14.3%	11.9%	8.2%
	No	90.3%	85.7%	88.1%	91.8%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.

Service on Jury Duty: Older Americans Are Excused

Looking around a jury room, it often seems as though a disproportionate number of jurors are aged 65 and older. Generally, however, court systems nationwide do not keep track of the age of jurors.

But, age provides potential jurors an excuse from jury duty in 26 states: age 65 in six states, age 70 in 16 states, age 72 in two states, including North Carolina; and age 75 in two states.³⁵ North Carolina General Statute section 9–6.1 says, “Any person summoned as a juror who is 72 years or older and who wishes to be excused, deferred, or exempted may make the request without appearing in person by filing a signed statement of the ground . . . at anytime five days before the date upon which the person is summoned to appear.” Thus, age is an excuse for potential jurors in North Carolina but does not exclude them from service.

Bobbie says, “No jury duty for me, thank God. Bernard got out of his.” An article on “The Older Juror” in *A Handbook of Jury Research* says,

Several factors affect elders’ involvement in jury duty. In general, civic awareness appears to increase with age, irrespective of education and income levels. . . . However, legislated and court-imposed requirements and common sources of inconveniences may, in practice, serve to exclude elders from jury duty.³⁶ . . . The rapidly increasing number of healthy elders has led to a redefinition of their role in society. Courts could draw upon this resource for jury selection purposes.³⁷

“With a multi-generational work force, a shrinking labor pool, and a shortage of skilled workers, companies that are more flexible about their labor policies are able to retain older workers longer. . . .”

Help Wanted: Boomers Needed To Stay in the Workplace, a Source of Social Capital

“While everyone pays attention to the rising cost of oil, few realize or discuss the fact that the median age of an energy worker in our country is 49 years old,” said Bill Shore, chair of the Institute for a Competitive Workforce for the U.S. Chamber of Commerce in a speech on North Carolina’s aging work force.³⁸ Shore is the Director of U.S. Community Partnerships for GlaxoSmithKline in Research Triangle Park, N.C. “Many gripe about the status of health care in our country, but how many Americans know that more than 50 percent of our registered nurses will be over 50 years old within 20 years? Arguably the hottest topic of debate is the status of our economy and our ability to compete globally. Yet lurking behind the public discourse is the fact that more than a third of our work force will be older than 50 before [President Barack Obama’s] first term is over, with 77 million Baby Boomers approaching retirement.” Shore concludes, “With a multi-generational work force, a shrinking labor pool, and a shortage of skilled workers, companies that are more flexible about their labor policies are able to retain older workers longer. . . .”

Robert Putnam and Lewis Feldstein conduct research on social capital and its importance in the workplace through a nonprofit called BetterTogether. In a report for the Saguaro Seminar on Civic Engagement in America, they write,

The American workplace generates social capital in three broad ways. First, the job is where people build trusting relationships based on mutual assistance. Second, workplaces act as recruiting grounds for individuals and community organizations that are building social capital outside the office or factory walls. Third, employers contribute as organizations—by sponsoring volunteer teams, by donating money to worthy causes, and by instituting ‘work-life’ programs to make it easier for employees to meet family and community obligations.³⁹

In 2007, almost four million North Carolina workers made an average of \$41,499 in yearly earnings. Of those, 898,650 were younger Baby Boomers (aged 45 to 54)

making the highest average of any age group at \$51,036. The 522,639 older working Boomers (aged 55 to 64) made an average of \$47,757. By contrast, there were 147,555 older adult workers (aged 65 and older) making a yearly average of \$29,151 (see Table 12).

Boomers dominate North Carolina’s work force in terms of participation and income levels. Work force participation levels within age cohorts rise until age 45, at which point they begin to decline. Given this pattern, we can expect the Baby Boomers’ work force participation level to decline as they age. In fact, because more than 85 percent of Tar Heels aged 65 and over choose to exit the work force, the impending retirement of the Baby Boom generation may deprive North Carolina of the workers needed to compete economically.⁴⁰ As the North Carolina Commission on Workforce Development warned in a 2007 report, the “retirement of one-quarter of the state’s workforce . . . has the potential to leave a gaping hole in the supply of workers over the next two decades.”⁴¹

However, the N.C. Division of Aging and Adult Services notes, “Many have speculated that boomers will work longer, even beyond the increased ages to qualify for Social Security, primarily because they have done a poorer job of saving for their retirement. Whether or not this is the case, it is likely that working for pay will remain a viable option only for a very small proportion of those over age 75.”⁴² So, although the Boomers’ dominating presence in the work force serves the state well at the moment, their retirement could burden state resources as they become economically dependent unless the state encourages them to stay in the work force longer or provides arenas outside the workplace in which they can contribute.

According to a Deloitte Research study entitled *Serving the Aging Citizen*, an increase in *old-age dependency*—a ratio used by economists for the number of elderly as a share of those in the labor force—can mean “reduced labor supply, less consumption, slower economic growth, increased government spending in light of declining revenues, and more regional disparities and new fiscal pressures.”⁴³ And,

Table 10. Survey Results on Posting Comments on the Internet, by Generation, 2008

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
In the past 12 months, have you posted comments on a website or blog about a political or social issue?	Yes	6.1%	3.7%	9.1%	8.5%
	No	93.9%	96.6%	90.0%	91.1%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.



Karen Tam

Bernard worked at the Raleigh Convention Center for 26 years before retiring at age 67.

the rate of work force participation among older adults is one of the dominant factors in determining old-age dependency ratios.

The study found, “Another way to influence old-age dependency rates is to encourage seniors to stay in the workforce longer.”⁴⁴ This may happen with the Boomers. The age for collecting full federal Social Security benefits will increase from age 65 to age 67 in 2022.⁴⁵ And, according to the Center on Aging and Workplace Flexibility at Boston College, “A growing number of older workers are expressing an interest in retiring gradually. The passage of the [federal] Pension Protection Act as well as changes in employers’ pension plans may make it possible for older workers to phase into full retirement through reduced work hours and job responsibilities.”⁴⁶ The U.S. Bureau of Labor Statistics estimates that the labor force participation rate for those aged 65 to 74 will rise from 15.2 percent in 1986 to 29.5 percent in 2016. For those aged 75 and older, the rate is projected to rise from 4 percent in 1986 to 10.5 percent in 2016.⁴⁷

This development is significant considering recent changes in life expectancies. “Longer life expectancies make the financial implications of extending retirement ages even more important. The longer elderly workers can be encouraged to remain in the work force, even as part-time workers, the more taxes they pay to contribute to the revenues needed to meet the burgeoning expenditures for social security and health care systems,” says the Deloitte study.⁴⁸

Bobbie and Bernard Jones do not plan to go back to work any time soon. She worked in state government, as an administrative assistant in the corporate world, and as a certified nursing assistant. Given the work force shortages in health care, she says she would accept a private duty nursing assignment if the right one

“We are fast approaching an era in which our retirees will be better educated than our work force – backwards momentum that we must reverse in order to reclaim our leadership position on the world stage.”

RICHARD MOURDOCK, INDIANA STATE TREASURER

Table 11. Survey Results on Frequency of Discussing Politics, Offline and Online, by Generation, 2008

Generation:		After work (age 72+)	Matures (age 63-71)	Leading Boomers (age 54-62)	Trailing Boomers (age 44-53)
How often do you discuss politics and public affairs with others in person, by phone, or by a letter?	Every Day	14.1%	21.0%	22.1%	19.8%
	At Least Once a Week	30.7%	33.8%	37.0%	32.4%
	At Least Once a Month	12.9%	12.0%	12.4%	13.4%
	Less Than Once a Month	11.3%	12.8%	9.4%	12.3%
	Never	28.5%	20.4%	18.1%	22.2%
How often do you discuss politics and public affairs with others on the Internet —by email or instant message, on a social networking site, or in an online chat?	Every Day	8.1%	1.9%	2.7%	4.7%
	At Least Once a Week	17.3%	10.6%	12.0%	10.4%
	At Least Once a Month	7.1%	5.3%	9.1%	6.9%
	Less Than Once a Month	9.6%	9.0%	9.8%	9.4%
	Never	57.9%	73.3%	66.4%	68.6%

Source: “The Internet and Civic Engagement,” Pew Internet and American Life Project, Washington, DC, Aug. 2008. On the Internet at <http://www.pewinternet.org/Shared-Content/Data-Sets/2008/August-2008--Civic-Engagement.aspx>, accessed Oct. 20, 2009. Outputs generated by the N.C. Center for Public Policy Research.

came along. Bernard worked at the Raleigh Convention Center for 26 years before retiring at age 67. When asked about whether the economic downturn could force them back into the work force, Bobbie says, “We have not gone back to work because of the economy and really don’t plan to. We have always stretched a dollar. Whereas some are just learning about Wal-Mart, Dollar Tree, Goodwill Foundation, and yard sales, hey, we have already been there. We know how to wear the used and unused, to eat the no names, we know how to make it last. This economy has not bothered us. We have done more with the bad economy than we did with the good. Having always looked for lower prices, now they are just getting lower.”

Lifelong Learning: Keeping Boomers in the Classroom and Civically Involved

Research by Dr. Ron Manheimer, the former director of UNC-Asheville’s Center for Creative Retirement, shows that the “degree of prior education remains the chief predictor of educational participation for adults of all ages.”⁴⁹ Partly because the Baby Boomers have higher levels of education than their predecessors, the percentage of older adults with postsecondary education is projected to rise from 12 percent in 2002 to 20 percent in 2010. That percentage is expected to continue to rise dramatically. Consequently, as the Baby Boomers age, the nation’s older adult population will increase not only in size, but also in the rate of education enrollment.

Table 12. Employment and Earnings in North Carolina, by Age Cohort, 2007

Age	Number Employed	Average Yearly Earnings
14-18	124,570	\$ 8,955
19-21	202,746	13,989
22-24	240,447	22,476
25-34	863,755	35,580
35-44	966,978	47,520
45-54	898,650	51,036
55-64	522,639	47,757
65-99	147,555	29,151
Total	3,967,340	\$ 41,499

Source: LEHD State of North Carolina WIA Reports – Quarterly Workforce Indicators, U.S. Census Bureau, Washington, DC. On the Internet at <http://lehd.did.census.gov/led/datatools/qwiapp.html>, accessed on Aug. 6, 2009.

This trend might even be augmented if a high percentage of Baby Boomers seek post-retirement careers requiring continuing education.⁵⁰

According to Matilda White Riley, a former scientist at the National Institute on Aging, lifelong learning is important to all students—young and old. Riley says there are real benefits to having students of all ages in class together. Younger students stimulate older students, educators, or researchers, strengthening their thinking. In turn, younger students learn from the life experiences of older adults in the classroom, gaining valuable perspective. Riley concludes, “Moreover, each state, and society as a whole, gains the invaluable asset of an informed citizenry.”⁵¹

Baby Boomers in North Carolina make up more than 30 percent of community college enrollment and 3.5 percent of public university enrollment. During the 2006–07 academic school year, there were 279,113 adults aged 40 to 64 enrolled as students in the N.C. Community College System, making up almost 33 percent of total enrollment (up from 276,732 in 2005–06).⁵² By contrast, there were 29,798 students aged 65 and up enrolled in 2006–07, comprising 3.5 percent of total enrollment (up from 28,918 in 2005–06). In the fall of 2008, there were about 5,800 students aged 41 to 64 in North Carolina’s 16 public universities, or 3.4 percent of total enrollment, while there were fewer than 200 students aged 64 and older, or 0.1 percent of enrollment.⁵³

In a poll conducted during the summer of 2009, the AARP found that 21 percent of adults aged 50 to 64 were likely to go back to school this year. Of adults aged 65 and older, only 7 percent said they were likely to go back to school this year. Of those that thought they would go back to school, the reasons varied by age group. For those aged 50 to 64, they were most likely to go back to school to sharpen skills that would help on the job (52 percent), followed by strictly for pleasure (32 percent), to make more money (24 percent), to increase opportunities for promotion (24 percent), and to complete a degree (22 percent). For those aged 65 and older, they were overwhelmingly most likely to go back to school strictly for pleasure (71 percent), followed by to sharpen skills that might help on the job (23 percent), to complete a



Karen Tam

degree (7 percent), to make more money (7 percent), and to increase opportunities for promotion (4 percent).⁵⁴

Dr. Manheimer, the former director of the Center for Creative Retirement, says, “Unprecedented participation rates of older adults in adult education confirm an overall pattern—emergence of a so-called ‘lifelong learning society.’”⁵⁵ And in 2007, an article in *U.S. News & World Report*, noted:

Around the country, baby boomers are streaming back to school. The number of college students ages 40 to 64 has jumped by almost 20 percent to nearly 2 million in the past decade. And those numbers are expected to keep growing as boomers—neither financially nor emotionally prepared for the shuffleboard court—retrain themselves to strengthen their employability and relive their youths. . . . [A]s the demographic tide of older students begins to rise, a growing number of colleges, charities, companies, and governments are starting to accommodate—and even encourage—adults who return to the classroom.⁵⁶

Whether the Boomer is an empty nester looking to join the labor force, a victim of corporate downsizing that needs retraining to get back to work, a professional who needs more education to climb the corporate ladder, or a dreamer who always wanted to change careers, North Carolina should expect to see more older adults back in school.

On the other hand, Bobbie Jones is an important reminder that education is not a prerequisite for Boomers to be integrally involved in our communities. She says, “Often the hardest thing to do is to get these people who had a chance to get out and to receive this ‘higher education’ to come back to the neighborhood. I don’t feel that education has a thing to do with your heart and what you want for your community.”

Encouraging a Wave of Civic Engagement

In *Bowling Alone*, Robert Putnam details the “humpback pattern,” or the “natural arc of life’s engagements . . . rising from early adulthood toward a plateau in middle age, from which it gradually declines.”⁵⁷ Putnam says:

If this normal cycle of life’s events entirely explained age-related differences in civic engagement, older Americans should be much less involved civically than middle-aged people. Classic sociological studies in the 1950s and 1960s found exactly that. By the 1990s, however, middle-aged men and women were, unexpectedly, not much more engaged than their elders.

Moreover, as baby boomers passed through the normal civic life cycle, like a pig in a python, America should have experienced waves of increasing civic involvement, as the boomers ascended the normal life cycle of rising community involvement. We should have seen a boom in PTA membership in the 1970s and 1980s, along with rapidly rising church membership, and a profusion of civic involvement in the 1990s. (By this same logic, we should look forward to a boom in volunteering and philanthropy as the boomers begin to retire in the 2010s.) So far, however, none of those past waves of civic engagement has materialized—quite the contrary . . . the boomers and their successors have not trod the same ascending civic path traced by previous generations. This civic ‘dog that didn’t bark’ is an important clue to America’s civic decline in the past several decades, for the expected life cycle upswings must have been swamped by unexpected generational downswings. Political interest and

“The old shouldn’t be with just the old. The old should be with the young.”

JOSEPH HELLER, *GOOD AS GOLD*



Honoring elders is a community event for Bobbie and Bernard at her mother's 80th birthday celebration.



Karen Tam

participation, church attendance, community projects, charitable giving, organizational involvement . . . all these forms of civic involvement and more besides have declined largely, if not exclusively, because of the inexorable replacement of a highly civic generation by others that are much less so.⁵⁸

While Putnam's account does not take into consideration such forms of Baby Boomer service as caring for dependent family members—as Boomers care for their own even older parents or their grandchildren—his assessment indicates the need to further engage Boomers and succeeding generations. In order to minimize the possible economic dependency of Baby Boomers as they approach old age and maximize the potential benefits of such a large cohort with discretionary time and income, North Carolina should encourage Baby Boomers to be civically engaged—whether in the workplace, the classroom, a nonprofit, or the voting booth. According to the Corporation for National and Community Service, “Baby Boomers are a highly talented and motivated group who can help solve some of our most challenging social problems, including helping seniors live independently.”⁵⁹

Will the Baby Boomers' Civic Contribution Be Great?

Despite their advancing age, the World War II Generation continues to be civically engaged. They vote at higher rates than the population at large. They return the census at higher rates than other age groups. They give a higher percentage of their income to charity. And, they are more likely than Baby Boomers to be engaged online.

The Baby Boomers watched the assassinations of President John F. Kennedy, Senator Robert F. Kennedy, and Martin Luther King, Jr., on television. They watched as American astronauts walked on the moon. But, they also lived through the Cold War, the Vietnam War, and Watergate. Boomers grew up on transistor radios instead of iPods, listening to the Beatles and Motown instead of U2 and hip hop. The Baby Boom Generation was selected as *Time* magazine's Man of the Year in 1967.

As we evaluate the civic engagement of the Boomers as they age, it will be important to consider both their individual and collective contributions. In his book entitled *Boomers, Generation X and Social Cycles*, demographer Edward Cheung says, “The study of demographics is sometimes like the folk story of the blind men and the elephant. Having never seen an elephant before, upon touching the elephant's leg, one man exclaims it's a tree. Upon touching the trunk, another man exclaims it's a snake. Yet another exclaims it's a rope after touching the tail. Each man interprets the elephant depending on what he is touching without a complete concept of the whole.”⁶⁰ Likewise, while the civic contributions of individuals are important, as a whole we are talking about the fabric of our society.

More than 80 percent of Boomers return the census. Boomers give more and are more likely to give than those aged 63 and older. They have higher volunteer rates than earlier generations did at their age. In large numbers, Boomers attend political meetings and belong to groups that try to shape public policy.

Boomers may alter our concept of retirement if they choose to work later in life. They may go back to school. Many will volunteer or give money to a charity, and they may reshape the giving patterns and the nonprofit sector by supporting a broader range of nonprofits. They may vote more. And in the process, collectively they may generate different ways of creating a very precious commodity—social capital. 🏠

“Likewise, while the civic contributions of individuals are important, as a whole we are talking about the fabric of our society.”

Footnotes

¹ Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community*, Simon & Schuster, New York, NY, 2000, p. 254.

² John Foster-Bey *et al.*, *Keeping Baby Boomers Volunteering: A Research Brief on Volunteer Retention and Turnover*, Corporation for National & Community Service, Washington, DC, March 2007, Executive Summary, p. 2. See also Putnam, note 1 above, p. 258.

³ N.C. Study Commission on Aging, *Report to the Governor and the 2009 Regular Session of the 2009 General Assembly*, Raleigh, NC, Jan. 2009, p. 9.

⁴ *Ibid.* See also John Quinterno, “The Demographics of Aging in North Carolina,” *North Carolina Insight*, Vol. 23, Nos. 2–3, N.C. Center for Public Policy Research, Raleigh, NC, June 2009, p. 21. According to Jennifer Song at the N.C. Office of State Budget and Management, OSBM has changed the way it calculates projections, and projections currently are available only through July 1, 2029. The OSBM projection for the population in North Carolina aged 65 and older is 2,194,126 on July 1, 2029. On the Internet at http://www.osbm.state.nc.us/demog/countytotals_agegroup_2029.html, accessed on October 20, 2009.

⁵ 2009 Aging Study Commission Report, note 3 above, p. 10.

⁶ Putnam, note 1 above, p. 19. “[P]eople who trust others are all-round good citizens, and those more engaged in community life are both more trusting and more trustworthy. . . . The causal arrows among civic involvement, reciprocity, honesty, and social trust are as tangled as well-tossed spaghetti.” *Ibid.*, p. 137.

⁷ *Ibid.*, p. 27.

⁸ *Ibid.*, p. 132.

⁹ *Ibid.*, pp. 118–21.

¹⁰ United States Election Project. On the Internet at http://elections.gmu.edu/Turnout_2008G.html, accessed on Oct. 15, 2009.

¹¹ William D. Eggers, *Serving the Aging Citizen*, Deloitte Research, New York, NY, March 2007, p. 14. On the Internet at http://www.deloitte.com/assets/Dcom-Global/Local%20Assets/Documents/dtt_AgingCitizen032607.pdf, accessed on Oct. 15, 2009.

¹² Bill Novelli, “Cutting Political Gridlock,” *AARP Bulletin*, Jan.-Feb. 2008, p. 32.

¹³ More information about the United States Census is available on the Internet at <http://2010.census.gov/2010census/>.

¹⁴ Foster-Bey *et al.*, note 2 above, Executive Summary, p. 4.

¹⁵ These trends may have shifted because of the sharp recession occurring since 2008.

¹⁶ Data analysis by Boston College’s Center on Wealth and Philanthropy, April 2008, in special research commissioned by the N.C. Center for Public Policy Research.

¹⁷ Eggers, note 11 above, p. 13.

¹⁸ *Ibid.*

¹⁹ *Ibid.*

²⁰ Giving USA Foundation, *Giving USA 2009: The Annual Report on Philanthropy for the Year 2008*, Glenview, IL, 2009, p. 46.

²¹ Foster-Bey *et al.*, note 2 above, Executive Summary, p. 1.

²² Corporation for National and Community Service, *Volunteering in America Website*, Washington, DC. On the Internet at <http://www.volunteeringinamerica.gov/NC>, accessed on Oct. 15, 2009.

²³ *Ibid.* On the Internet at <http://www.volunteeringinamerica.gov/national>, accessed on Oct. 15, 2009.

²⁴ Corporation for National and Community Service, *Volunteering in America: 2007 State Trends and Rankings in Civic Life*, Washington, DC, April 2007, pp. 103–04.

²⁵ Corporation for National and Community Service, note 22 above. On the Internet at <http://www.volunteeringinamerica.gov/rankings.cfm>, accessed on Oct. 15, 2009.

²⁶ *Ibid.*

²⁷ Foster-Bey *et al.*, note 2 above, Executive Summary, p. 2.

²⁸ Eggers, note 11 above, p. 14.

²⁹ Barbara A. Butrica *et al.*, “Retaining Older Volunteers Is Key to Meeting Future Volunteer Needs,” *Perspectives on Productive Aging*, No. 8, The Urban Institute’s Retirement Project, Washington, DC., December 2007, p. 1.

³⁰ Robert Grimm, Jr. *et al.*, “The Health Benefits of Volunteering: A Review of Recent Research,” Corporation for National and Community Service, Washington, DC, April 2007, p. 1 of the Introduction.

³¹ Corporation for National and Community Service, note 22 above. On the Internet at <http://www.volunteeringinamerica.gov/national>, accessed on Oct. 15, 2009.

³² Putnam, note 1 above, p. 132.

³³ The survey was conducted in August 2008 by Princeton Survey Research Associates International using telephone interviews. The sample included 2,251 adults. For results based on the total sample, there was 95 percent confidence that any error is plus or minus 2.4 percentage points. For results based on Internet use (sample size was 1,655), there was 95 percent confidence that any error was plus or minus 2.8 percentage points. On the Internet at <http://www.pewinternet.org/Reports/2009/15-The-Internet-and-Civic-Engagement.aspx>, accessed on Oct. 15, 2009.

³⁴ These survey questions were asked only of Internet users. While older Internet users are quite politically active online, particular online activities are not as prevalent when you compare entire cohorts within each age group, including both Internet users and non-users.

³⁵ David Rottman and Shauna Strickland, “State Court Organization 2004,” U.S. Bureau of Justice Statistics, Washington, DC, Aug. 2006, Table 40, pp. 223–27. On the Internet at <http://www.ojp.usdoj.gov/bjs/abstract/sc004.htm>, accessed on Oct. 15, 2009.

³⁶ Max Rothman *et al.*, “The Older Juror,” in Walter Abbott and John Batt, eds., *A Handbook of Jury Research*, The American Law Institute, Philadelphia, PA, 1999, § 9.02, p. 9–6.

³⁷ *Ibid.* at § 9.01, p. 9–1.

³⁸ Available on the Internet at <http://www.aging.unc.edu/groups/workforum2008/presentations/ShoreBill.pdf>, accessed on Oct. 15, 2009.

³⁹ Saguaro Seminar on Civic Engagement in America, “Work and Social Capital,” *BetterTogether*, John F. Kennedy School of Government, Harvard University, Cambridge, MA, first ed., Dec. 2000, p. 2. On the Internet at <http://www.bettertogether.org/thereport.htm>, accessed on Oct. 15, 2009.

⁴⁰ Quinterno, note 4 above, p. 41.

⁴¹ North Carolina Commission on Workforce Development, *State of the North Carolina Workforce: An Assessment of the State’s Labor Force Demand and Supply 2007–2017*, N.C. Department of Commerce, Raleigh, NC, 2007, p. vi. On the Internet at <http://www.nccommerce.com/en/WorkforceServices/FindInformationForWorkforceProfessionals/PlansPoliciesandReports/#Resource3>, accessed on Oct. 15, 2009.

⁴² *North Carolina Aging Services Plan 2007–2011: Putting the Pieces Together*, N.C. Department of Health and Human Services’ Division of Aging and Adult Services, Raleigh, NC, March 2007, p. 13.

⁴³ Eggers, note 11 above, p. 7.

⁴⁴ *Ibid.*, p. 11.

⁴⁵ The federal Social Security Amendments of 1983 (H.R. 1900, Public Law 98–21). More information is available on the Internet at <http://www.ssa.gov/pressoffice/IncRetAge.html>, accessed on Oct. 15, 2009.

⁴⁶ Jason Dobbs *et al.*, *Phased Retirement: Fact Sheet 08*, The Center on Aging and Workplace Flexibility at Boston College, Boston, MA, June 2007, p. 1. On the Internet at http://agingandwork.bc.edu/documents/FS08_PhasedRetirement_001.pdf, accessed on Oct. 15, 2009.

⁴⁷ The U.S. Bureau of Labor Statistics, *Employment Projections, Civilian Labor Force Participation Rates by Age*, Table 3, Dec. 2007. On the Internet at <http://www.bls.gov/emp/emplab05.htm>, accessed on Oct. 15, 2009.

⁴⁸ Eggers, note 11 above, p. 11.

⁴⁹ Ronald J. Manheimer, *Older Adult Education in the United States: Trends and Predictions*, North Carolina Center for Creative Retirement, University of North Carolina at Asheville, 2002. On the Internet at http://www.unca.edu/ncccr/Reports/older_adult_education_in_the_US.htm, accessed on Oct. 15, 2009.

⁵⁰ *Ibid.*

⁵¹ Matilda White Riley, "Age-Integration: Challenge to a New Institute," speech delivered at the UNC Institute on Aging, Chapel Hill, NC, April 24, 1997, p. 11.

⁵² *A Matter of Facts: The North Carolina Community College System Fact Book 2008*, N.C. Community College System, Raleigh, NC, 2008, pp. 62 and 75. On the Internet at <http://www.ncccommunitycolleges.edu/Publications/docs/Publications/fb2008.pdf>, accessed on Oct. 15, 2009. *A Matter of Facts: The North Carolina Community College System Fact Book 2007*,

N.C. Community College System, Raleigh, NC, 2007, pp. 62 and 78. On the Internet at <http://www.ncccommunitycolleges.edu/Publications/docs/Publications/fb2007.pdf>, accessed on Oct. 15, 2009. Total enrollment in the community colleges for 2006–07 was 852,237.

⁵³ *Statistical Abstract of Higher Education in North Carolina 2008–09*, The University of North Carolina, Chapel Hill, NC, July 2009, Table 7, p. 19. On the Internet at http://www.northcarolina.edu/stat_abstract/index.php?tag=2008–2009, accessed on Oct. 15, 2009. Total enrollment in the UNC System for 2008–09 was 170,472.

⁵⁴ AARP Bulletin, Sept. 2009, p. 4. Survey of 1,006 adults age 50 and older conducted by ICR from July 22–Aug. 2, 2009.

⁵⁵ Manheimer, note 49 above.

⁵⁶ Kim Clark, "Heading Back to College: Universities are doing more than ever to attract older students," *U.S. News & World Report*, Oct. 26, 2007. On the Internet at <http://www.usnews.com/articles/business/retirement/2007/10/26/heading-back-to-college.html?PageNr=1>, accessed on Oct. 15, 2009.

⁵⁷ Putnam, note 1 above, pp. 249–50.

⁵⁸ *Ibid.*

⁵⁹ Grimm, note 30 above, Introduction, p. 2.

⁶⁰ Edward Cheung, *Baby Boomers, Generation X and Social Cycles*, Vol. 1: North American Long-waves, Longwood Press, Toronto, Canada, July 30, 2007, p. xvii.

Bernard died on December 27, 2009. This article celebrates his life and his civic contributions.



Karen Tam

North Carolina Center for Public Policy Research

P.O. Box 430

Raleigh, North Carolina 27602

Nonprofit Org.
U.S. Postage
PAID
Raleigh, N.C.
Permit No. 1121

