THE THIRD WAY? OLDER WORKERS' AND YOUNGER RETIREES' TIME IN PAID WORK AND CIVIC ENGAGEMENT

Phyllis Moen, Sarah Flood, and Vincent Louis

University of Minnesota

March, 2009

ABSTRACT

Social participation in meaningful activities is key to health and well-being, with retirement-age Americans at risk of loss of such social integration, even as the traditional retirement status passage (as a one-way, one-time, irreversible transition) is eroding. We draw on time-use data from the American Time Use Survey (2003-2007) to examine both engagement in and time spent daily on either paid or unpaid (volunteer) work for 5-year subgroups of American men and women ages 45 to 74, arguing there is a third way between continuing with full-time employment or exiting productive engagement, consisting of volunteering, part-time work, or self-employment.. We find that there is no longer a tipping age (such as age 65) for cessation of any paid work; however, the likelihood of participating in full-time employment declines steadily from age 55 to 74 for women as well as men, with a marked decline throughout the 60s. A significant portion of those in their 60s follow the third way: working less than full time or formally volunteering.. Those who remain in the workforce tend to do so based on need (low non-earned income), social relations (having an employed spouse, not having to care for aging parents or other infirm adults), or social location – with women less apt to work for pay but more apt to volunteer than men, and being white or having some college education increasing the odds of employment. Volunteering and employment are inversely related. The odds of engaging in at least some paid work increased for older Americans from 2005 to 2007.

Retirement in the U.S. was institutionalized and legitimated in the middle of the last century as a one-way, one-time irreversible exit from a career of full-time employment throughout most of adulthood. The passage was less "to" than "from," timed as a consequence of mandatory retirement regulations, prevailing social norms, and business policies and practices, together with biographical exigencies (such as illness or disability). Retirement was a scripted and distinct stage in the life course, with the career and retirement mystiques captured in the ideal typical model of older workers moving, at ages 62 or 65, lockstep from full-time employment to the full-time leisure of retirement (Moen & Roehling, 2005). Age was thus a formal criterion in the institutionalization of the life course of older adults (Kohli, 2007; Riley, Kahn & Foner 1994; Dannefer & Uhlenberg 1999; Settersten & Mayer 1997). Although the culture around retirement was one of relaxation and free time, a reward for years of hard work, it also came to signify the passage to old age. But a confluence of economic, demographic, organizational, policy and other social forces have upended traditional retirement expectations and experiences. The taken-for-granted "naturalness" attributed to the culture and structure of this transition has evaporated.

Contemporary American workers are now experiencing two conflicting trends around retirement. On the one hand, retirement remains embedded in the established but now outdated social and organizational policies and practices that set *retirement* apart from *unemployment* as a work exit that can be planned for, anticipated, and positively defined (Costa 1998; Graebner 1980). On the other hand, changes in the employer-employee contract, in tandem with the restructuring of corporations, a global information economy, and economic downturns, mean that seniority is increasingly no longer accompanied by job security (Sweet and Meiskings 2007; Moen and Peterson 2009). Mergers and downsizing have destroyed traditional career patterns, making employment security and retirement timing increasingly uncertain (Hardy, Hazelrigg and

Quadagno 1996; Kotter 1995), meaning that job insecurity can precipitate an "early" retirement through retirement packages, buy outs, and forced layoffs.

Simultaneously, there has been a push to postpone the exit from paid work. Federal policies (such as those prohibiting mandatory retirement and age discrimination, along with delaying Social Security eligibility) have sought to make continued full-time employment more attractive to older adults. But different pieces of legislation create mixed messages, further advancing the deinstitutionalization of retirement. Older workers today experience both more latitude and more constraint around what is now an uncertain and unscripted status transition. For example, large segments of the contemporary workforce are opting to retire from their primary career jobs 'early,' irrespective of traditional social norms or federal policies aimed at postponing this status passage. Others are finding themselves "retired" unexpectedly, through buyouts and layoffs in the face of a competitive global workforce (Sweet & Meiskins, 2008, Sweet, Meiskins, & Moen 2008; Rubin 200x). And some older workers love their jobs and don't want to retire, putting it off as long as possible. Freeman (19XX, 2006) has suggested that growing numbers want 'encore' careers, remaining publicly engaged through unpaid civic engagement or paid work in new, meaningful, and often less than full-time, jobs. Still others find they can't afford to retire, and can't envision a time when they won't have to be employed. Thus, retirement from one's career job no longer necessarily means a final exit from the workforce, as people take on post-retirement jobs and the age of actually making a final exit from the workforce creeps upward.

While gender headlined the story of the changing 20th century workforce demography, the most striking demographic change in the U.S. workforce in the early 21st century will be a story about age *and* gender, with a growing proportion of the workforce consisting of women as

well as men in their 50s and 60s, and fewer young people entering it. Four historical trends—longer and healthier life spans, uncertain retirement prospects and forced early as well as delayed retirements, the aging of the large baby boom generation, and fertility declines—account for this remarkable change in the age structure of the nation's workforce. Moreover, there is a large—and growing—retired force, no longer in their 'career' jobs. A portion of this more vigorous, educated retired force will not accept being on the sidelines of society as they age.

The experiences and impacts of both the growing older workforce and the growing retired force are key issues, high on government and business policy agendas. Ages of the final exit from the workforce are consequential in terms of the pool of available labor, the costs of Social Security and pensions, and family economic viability. Moreover, retirement from career jobs often signals the cessation of meaningful public engagement, a topic that matters beyond economic or political concerns. Research has shown that participation in meaningful activity (such as paid work or unpaid civic engagement) matters for health and well-being (Moen et al 1992; Moen and Fields, 200x; Pillemer et al, 2000).

Accordingly, this paper focuses on charting the uncertain, *ad hoc* patterns of employment and volunteer work, as they differ by age (from ages 45 to 75) and gender. Doing so sheds light on the contemporary age-and gender-graded shifts in both the likelihood of employment and volunteer work and time investments in them, shifts that capture the heterogeneity emerging around the current retirement status passage in the United States. We draw on data from the American Time Use Survey from 2003-2007 to move beyond previous investigations of definitions, rates, pathways, or timings of retirement in order to investigate time actually spent in public participation, both paid and unpaid, by different age groups of women and men. We argue that there is increasingly a *third way*, beyond the conventional retirement lockstep from full-time

work to full-time leisure, on the one hand, and the increasingly touted path of postponing retirement altogether, on the other. The third way involves the possibility for an encore of less than full-time paid work and/or unpaid civic engagement as a way of maintaining social connectedness (Moen 2007). We view contemporary Americans in their 50s, 60s, and 70s as being on the cusp of this emerging "encore" life stage, forged in the wake of the destandardization of conventional retirement and in the face of both economic downturns and the aging of the population.

A Third Way through the Second Half of the Life Course?

We draw on an ecology of the life course framing (Bronfenbrenner, 2005; Elder,& Shanahan, 2003; Moen & Chesley, 2008; Moen, Elder, & Luesher, 1995) to assess whether there is in fact evidence of a third way emerging beyond the conventional total retirement exit, but also beyond the call by some to delay the exit from full-time career jobs. The life course approach charts the chronologization of events, roles, and resources over the life span. It underscores the significance of *social time*, that is, the socially constructed and institutionalized entry and exit portals into and out of various roles and relationships at various ages and stages, and for particular subgroups of the population. This is what Riley, Johnson and Foner (1972) referred to as the *age-stratification system*. Social time includes the temporal routines, regulations, and rules that define the nature of possible activities. Through the analysis of social time, scholars identify how windows of opportunity and tunnels of constraints define the universe of options available for individuals to shape their life courses (e.g., Kohli, 1986a; Marshall, Heinz, Krüger, and Verma 2001; Moen 2003).

The life course intersects with the sociology of work and organizations around the concept of 'career.' The whole idea of an orderly (and generally upwardly mobile) career is

really a product of industrialization and urbanization, along with the concomitant development and bureaucratization of occupational lines. 'Retirement' is also a modern invention, emerging as a social fact only with the development of corporations, bureaucracies, and white-collar employment. As Mills (1956) pointed out, prior to the industrial revolution (occurring in the United States in the latter half of the 19th century), most people worked in either agriculture or a family business. Though individual farmers, craftspeople, and family entrepreneurs may have had "life plans," they did not have "careers" to retire from. It was only after industrialization and in tandem with the Great Depression, two world wars, and a booming post-war economy that the first major white-collar and unionized blue-collar workforce experienced the bureaucratization of occupational paths or "careers." These arrangements, based on full-time uninterrupted paid work, also became a "hook" for institutional arrangements (Barley, 1989), producing an organizational, occupational, and life course regime of age- and gender- related policies and practices.

Educational, labor market, and retirement policies based on the career mystique produced a tripartite lock-step life course: first full-time education as preparation for employment, then an adulthood of continuous full-time employment, culminating in the one way, irreversible exit to the "leisure" of retirement, thereby opening job opportunities to younger cohorts of employees. In the middle of the 20th century, most middle-class white men followed a lock-step blueprint around careers — a one-way pathway from schooling through full-time, continuous occupational careers to retirement. A number of life-course scholars (e.g., Chudacoff 1989; Kohli 1986; Mayer and Mueller 1986; Riley and Riley 1994) have pointed to occupational careers as providing the organizational blueprint for the adult life course. Throughout the 20th century, an

"orderly" career became an indispensable means toward promotion of life chances and achievement of life quality, as well as an effective and productive economy (Levy 1986).

Individuals leave old roles or enter new ones—such as that of employee, volunteer or retiree—at particular points in their life biographies. This highlights the traditional social clock aspect of the retirement transition, with individuals being either "on" or "off" time—retiring earlier or later than the conventional (social time) norm (Brim and Ryff 1980; Neugarten and Hagestad 1976). But both career and retirement clocks are now in disarray. Contemporary retirement in the U.S. has become a blurred and contingent status passage, involving individuals customizing (or falling into) an *ad hoc* lifestyle that often includes participation in family care work and in paid and unpaid work (and sometimes launching an entirely new encore career - see Freedman, 2007). Given the contemporary uncertainties surrounding occupational career progression, economic security, and the retirement transition, we would expect the demise of the social clock defining age 65 or even 62 as a key turning age. But customizing the retirement status passage takes place in a social and political environment that reifies the lock-step retirement exit, a one size fits all set of norms, policies, and practices (Moen xx; Hank & Stuck 2008), hence we would expect to see some vestiges of the traditional exit at age 65 among a portion of the older work force.

The leading edge of the vast baby boom cohort and those in the cohort just preceding it confront uncertainties and ambivalence around retirement, often wanting or needing to "shift gears" rather than leave the workforce altogether (Moen, Sweet and Plassman 2001; Kim and Moen 2001a, 2001b; Moen and Fields 2002; Moen, Sweet and Swisher 2002). Evidence shows that many older workers and retirees want to continue to work in alternative arrangements, for example in jobs that require fewer hours, or else in unpaid community service. Others prefer

retirement to be a gradual, phased in, process. Still others look forward to giving back to their communities through civic engagement. A growing number of people also want or feel they must continue to work because they can't afford not to (Burr, Mutchler, and Caro 2007). As the social clock around retirement is losing its legitimacy and in the face of enormous pressures both to exit and to stay in the workforce, we propose and find considerable heterogeneity in the likelihood of and time spent in paid work by Americans in their 50s, 60s and 70s.

Employment is the dominant but not the only form of public participation. The notion of service, of giving back to one's community, of helping those less fortunate, of working toward a greater common good, runs deep in American culture. Even though the free enterprise market dominates American institutions and values, our nation is unique in the proportions of its citizenry joining voluntary associations, participating in religious activities, and working with like-minded friends and neighbors to lobby for social change (Baer 2007). In fact, c*ivic engagement,* defined as unpaid participation in voluntary associations and community service, has been a hallmark of American culture going back to Tocqueville's (1835) time. It has provided the glue connecting citizens to their communities, to their cities and states, to particular causes and interest groups, to a vision of the greater good, and to one another (Putnam, 2000; Skocpol, 2003; Zukin, Keeter, Andolina, Jenkins & Carpini, 2006).

Some social observers warn about declining civic engagement, as generations for whom service was fundamental are replaced by new generations of Americans focused exclusively on themselves (Putnam, 2000; Zukin, Keeter, Andolina, Jenkins & Carpini, 2006, but see Skocpol 2003). Whether contemporary Americans are more self-absorbed than their parents or grandparents is debatable, but what is clear is that we have become a nation where all adults in a household are often working to make a living. Many Americans put in long hours on the job in

order to get ahead or at least maintain their current standard of living, leaving little time for community service. But those no longer employed presumably do have time for civic engagement. Do retirement-age Americans make a shift from paid work to unpaid volunteer work? This question is especially poignant as choices around retirement for older Americans are unclear and the concept of productive aging takes on added currency (Hank & Stuck, 2008).

The age-graded life course is itself embedded in the gendered life course (Moen 2001; Moen and Spencer 200x). Our life-course formulation points to the interrelatedness of age and gender as they play out in shaping role entries and exits over in the second half of life. For example, retirement is increasingly a conjoint transition, since large numbers of women are retiring for the first time in history, leaving dual-earner couples to confront simultaneous or near simultaneous retirements. We expect and find within age-group heterogeneity by gender, with women both more apt to volunteer and less apt to engage in paid work than men.

Retiring as a Life Course Project

Retiring is a *life course* project because it occurs within a larger temporal patterning of social behavior. It is both *structured* (by existing institutional arrangements and societal transformations) and *structuring* (shaping life experiences and life quality- see Sewell, 1992). A life-course approach to retiring emphasizes its dynamic and increasingly deinstitutionalized nature, requiring men and women in their 50s, 60s and 70s to improvise new ways of living, even as they face outdated norms, policies, and practices along with ongoing as well as shifting relationships and resources.

Three key processes characterize our theoretical model. The first places retiring in *context*, considering the social locational markers -- socio-economic, race, and gender ecologies – framing the pool of perceived and actually available strategies. Second is the

concept of *linked lives*, as individuals in relationships strategize to achieve multiple goals, expectations, and obligations. We assess the public engagement impacts (employment and volunteer work) of linked lives by modeling the embeddedness of individuals in marital relationships, parenting and adult care obligations. The third theme is the dynamic notion of *biographical pacing*, involving the temporal patterning of both paid and unpaid civic engagement (Han & Moen, 1999a, 1999b; Moen & Han, 2001a, 2001b).

Contexts

Social class is a powerful environmental force affecting time use throughout adulthood, including the second half of the life course, with high socioeconomic status linked to cumulative advantages in opportunity and resources. Traditionally, persons lower on the socioeconomic hierarchy have tended to retire earlier and for different reasons than those higher up (Dobson & Morrow, 1984; Fridlund, Hansson, & Ysander, 1992; McPherson & Guppy, 1979; Parnes & Nestel, 1974; Singleton & Keddy, 1991; Weis, Koch, Kruch, & Beck, 1994). In addition, men in clerical and service occupations have been more likely than those in other jobs to leave the work force as a result of disability (DeViney & O'Rand, 1988; Hayward, et al., 1988; Hayward, Hardy, & Grady, 1989). Those in more physically demanding, lower paying jobs have been motivated to retire early. Conversely those with higher status jobs have been found to be more reluctant to retire, particularly when they were satisfied with their occupations and when work was an important part of their identities (Mutran, Rietzes, & Fernandez, 1997; Han & Moen, 1999). Research on the retirement behavior among black Americans found no significant social class differences in retirement age (Gibson, 1993). But this older study also found black employees with lower income and less education were more likely than more advantaged blacks to retire both unexpectedly and unwillingly. In another early study of white and black Americans

who had similar work histories, Choi (1994) found that black men's retirement timing was more strongly affected by their occupational status.

We propose that socio-economic status operates as both a motivator and an inhibitor, with having at least some college education increasing the likelihood for both employment and civic engagement, while having alternative sources of high income decreasing the likelihood of working for pay but increasing the likelihood of volunteering. Race too should matter, with whites more apt to work for pay than blacks, but not necessarily more apt to volunteer. We expect all of these factors to matter for each age group (from 45 to 75) considered. Gender is also a key social locational marker, one we discuss below.

Linked Lives

Historically, retirement has been a male transition. Whole books have been written on retirement without even mentioning women (Costa 1998 Graebner; 1980). In fact, this is the first time in history that married women are retiring in large numbers. For couples, retirement has become an interdependent process of managing two sets of transitions (Henretta, O'Rand, & Chan, 1993; Moen and Peterson, 2009; Moen, Huang, Plassman and Dentinger, 2006; Smith & Moen, 1998, 2004; Henkens, 1999). Spouses tend to aim for joint retirement (O'Rand, 1992; Moen Sweet and Swisher, 2004), and, in fact, the more each partner's retirement timing coincides the greater the marital satisfaction for both partners around the time of the transition (Moen, Kim, & Hofmeister, 2001).

Most commonly, women tend to mold their own retirement exit plans to those of their husbands' (Moen, Sweet, & Swisher, 2004). Given traditional gender scripts (x and Correll, 200x), we propose that having a wife who is employed will increase the likelihood of men in their 50s, 60s, and early 70s remaining publicly engaged (employed and/or volunteering). We

hypothesize that women will be less likely to work for pay if they are married, given the strong income effects of their husbands' earnings and/or retirement pensions. Since civic engagement on the part of women conforms to gender scripts, wives may be equally likely to volunteer regardless of their husbands' employment status. Prior research on civic engagement suggests that being married should predict a likelihood to volunteer for both men and women.

Family obligations, such as having dependent children or care-giving responsibilities for infirm relatives or partners, have tended to lower financial preparedness and delay expected retirement age (Szinovacz, DeViney, & Davey, 2001; Henkens, 1999). We see caring for dependent children as increasing the likelihood of men engaging and spending more time in paid work (as breadwinners) while decreasing women's tendency to do so (as family care providers- see also Dentiger and Clarkberg, 200x). Since it has often been said that children "volunteer" their parents, we propose that having children at home increases the likelihood of women and men volunteering, as well as the time they spend in such civic engagement.

Research suggests that gender norms also complicate the relationship between caregiving responsibilities and the timing of retirement: men may be more susceptible to delayed retirement due to the normative provider role, while women have been shown to retire early to take on caregiving for their spouses (Dentinger and Clarkberg 2002). Given that we may not be able to parse out who is being cared for, we propose that caregiving for parents or other relatives decreases the likelihood of men and women working or volunteering, as well as the amount of time they do so.

Biographical Pacing

Most people have an ideal typical concept of 'career' as an orderly and hierarchical progression up an occupational or seniority ladder culminating in complete retirement at age 65

(Wilensky 1961; Moen and Roehling, 2005). As 'orderly retirements' disappear, we believe there are identifiable patterns of biographical pacing around *a third way* of limited (less than full time) public role engagement in the second half of adulthood. But the nature of the pacing of employment and civic engagement is an issue. Particularly problematic is whether work and civic engagement are mutually reinforcing, at odds with one another, or independent processes. Informal volunteering, what Wilson and Musick (1997) call 'helping out', is also an issue. Does informal assistance to neighbors and friends occur in place of, in addition to, or independent of formal civic engagement and/or paid work? We propose a process of strategic role selection with age, whereby paid work, volunteer work and informal volunteering (helping out) are alternative forms of engagement that, with age, increasingly compete for individuals' time. We theorize the demise of a major precipitous drop from paid work to non-employment at any particular age, and that participation in unpaid volunteer work may actually increase as participation in paid work declines. As has traditionally been the case (Han and Moen, 1999), we also expect that women's paid work exits will continue to occur earlier than men's.

In the following study, we theorize and examine whether significant numbers of older Americans are seeking (or find themselves following) a third way, beyond either total full-time paid work or total full-time leisure. This third way in the second half of life is exemplified as ongoing public engagement -- spending some (but less than full) time on a typical day in either paid work or unpaid formal volunteer work for a non-profit organization.

Research Design

To capture the existence of a third way we investigate the actual time spent in paid and unpaid (volunteer) work by Americans ages 45 to 75. Drawing on 2003-07 data from the American Time Use Survey (ATUS), we describe and model both the likelihood of, and the time spent in,

paid and unpaid work by men and women in six age groups (45-49 through 70-74). Using binary logistic regression and ordinary least squares regression, we estimate 1) the distribution and heterogeneity of time spent in employment and volunteer work by age group and gender, 2) how age, gender and survey year predict the likelihood of public engagement, paid or unpaid, 3) predictors of time use among 10-year subgroups, including whether different predictors operate at different age levels and for men as compared to women, and 4) whether volunteer work replaces paid work in the older age groups.

We document both age and gender differences as well as within group heterogeneity, developing and testing multilevel models of occupational and civic engagement. First, we describe the different likelihoods and amounts of time spent on the average day in paid and unpaid volunteer work for American men and women ages 45 to 75. We then model the odds of working and volunteering to capture any age and gender effects net of economic need, education, and other factors. We also investigate possible period effects over the five years data was collected, from 2003 through 2007, a time of labor market dislocations when social contracts around seniority, job security, and pension security began to unravel. Third, we estimate within gender and ten-year age groups predictors of both paid work and unpaid civic engagement. We then model the time spent in work and volunteer activities on an average day to better understand age and gender differences in the extent of engagement in these activities net of other factors. The paper concludes with research and policy-relevant issues, including a call for widening the pool of options for meaningful encore engagements for women and men in their 50s, 60s, and early 70s.

Data

We use integrated[1] data from the American Time Use Survey (ATUS) collected annually from 2003 to 2007 (Abraham, Flood, Sobek and Thorn 2008). The ATUS is a time diary study of a nationally representative sample of Americans. Respondents in the ATUS reported the activities they engaged in over a 24-hour period from 4:00 a.m. of a specified day until 4:00 a.m. of the following day as well as where, when, and with whom[2] they occurred. All responses were recorded using Computer Assisted Telephone Interview (CATI) procedures.

ATUS sample members are invited to participate in the survey following the end of their participation in the Current Population Survey (CPS). One individual aged 15 or older per former CPS participating household was invited to participate in the ATUS during the two to five months following their exit from the CPS. Data have been collected annually since 2003 and are available for every day of the week including weekends and holidays.

The 2003-2007 ATUS captures the daily experiences of 30,402 Americans aged 45-74. We exclude non-white and non-black respondents because there are not sufficient cases for gender and age-specific analyses (1,185 respondents). We exclude 4,344 respondents who did not report their family income and 7 respondents who were employed but did not report weekly earnings, both of which are used to create our measure of non-self-earned income. Finally, we exclude the 358 respondents for whom we could not determine marital status.[3] Our final sample consists of 24,506 men and women ages 45-74.

Dependent Variables

1 Data were downloaded from http://www.atusdata.org.
2 Information on where and with whom the activities occurred is available for all activities except for personal care and sleeping.
3 Marital status is collected 2-5 months prior to the ATUS interview in the final month of CPS participation. To use the most up-to-date information, we began with the respondent's marital status that they reported 2-5 months earlier and updated it based on the presence or absence of a spouse or unmarried partner at the time of the ATUS interview. Respondents who were married at the time of the CPS and had no spouse present in the household at the time of the ATUS interview were excluded from the analysis because we could not accurately determine their marital status.

Our dependent variables capture 1) engagement in work and volunteer activities, respectively, and 2) the extent of participation in those activities. The first set of dependent variables are binary and indicate whether respondents spent any time during the day in paid work and volunteer work. The second set of dependent variables consists of the time respondents who do engage in these activities spent doing them on the typical day, and can theoretically range from as little as one minute to an entire one-day period (1440 minutes). Because time spent in these activities is skewed, we logged the time spent in work and volunteering, respectively, for use as dependent variables in our multivariate analyses.

Independent Variables

Based on our life course framing, we include several independent variables in our models that are indicators of social locational context, linked lives, and biographical pacing, the three key processes in our theoretical model. Indicators of context include socioeconomic resources, education, race, and gender. Our measure of socioeconomic resources is categorical, indicating access to non-self-earned income. We take the difference between the respondent's household (including pensions, social security, etc) and self-earned incomes and split the resulting distribution roughly in thirds to create measures of high and low non-earned income, which we include in our models; the middle third of the income distribution serves as the reference group. College education is a binary indicator of whether the respondent received any college education. Race is dichotomous with whites in the model and blacks as the reference group. Gender is also a binary variable where men are the reference group.

We include indicators of linked lives to capture the socio-relational aspect of involvement in employment and civic engagement. We combine marital status and spouse's employment, resulting in a three-category independent variable where not married is the reference category

and respondents who are married are distinguished by whether their spouse is employed. We also include dichotomous measures of the presence of children under 18 in the home, and engagement in care of household and non-household adults.[4]

Our final set of independent variables reflects our theoretical interest in biographical pacing. We include measures of employment status, formal volunteering, informal volunteering (or helping out) to understand their effects on engagement in work and volunteering in the 50s, 60s, and early 70s. Employment status indicates whether respondents are working full time, part time, are self-employed, or not working for pay. Formal volunteering is a measure of involvement in unpaid volunteer activities through organizations. Informal volunteering indicates helping any person who is not a household member.[5] Both formal and informal volunteering are binary variables, although we do estimate the time spent volunteering.

Methods

We use binary logistic regression to examine the likelihood of engaging in paid work and volunteer activities. For those who are thus publicly engaged, we then use ordinary least squares regression to examine the amount of time spent in those activities. We conduct two sets of analyses for both employment and volunteering to account for the large number of zeros in our data. Large numbers of zeros result because many people in this age group reported no work or volunteer activities on the day they participated in the American Time Use Survey. The large number of zeros in the data results in skewed distributions of time spent in work and volunteering when the zeros are included. The data are still skewed when we examine time spent

4 This measure is created based on the respondents' report of care of household or non-household adults on the ATUS interview day. Respondents who reported one or more minutes of care were assigned a 1; all other respondents were coded 0 on this measure.

5 This measure is created based on the respondent's report of helping any non-household person on the ATUS interview day. Respondents who reported one or more minutes of helping others wer eassigned a 1; all other respondents were coded as 0 on this measure.

in work and volunteer activities for those who spend any non-zero amount of time working or volunteering, which we account for by logging the times engaged in these activities.[6]

Findings

Descriptive Similarities and Differences by Age and Gender

Our sample consists of 24,506 men and women ages 45-74 in 2003-2007. Nearly one-quarter are in their late 40s, 40% are in their 50s, one-quarter are in their 60s, and nearly 10% are in their early 70s. Most of the sample is white (89%), and over half of them have received some college education (54%), though the proportion who are college-educated is lower among older sample members (See Table 1). Most are married (70%), though women are more likely than men to be single, divorced or widowed. Nearly two-thirds of those who are married have spouses who are employed, with married women more likely than married men to have employed spouses and employed spouses less common in each subsequent age group. Men are slightly more likely than women to have children under 18 in the home; by age 60, fewer than 10 percent of men and women have children still at home. Women are more likely than men to be providing care for infirm adults, as are those 60 and older. Twelve percent of respondents are engaged in informal (helping out) volunteer work, with women slightly more likely than men to engage in this type of unpaid work.

Table 1 about here

Table 1 also shows the extent to which respondents are engaged in paid and unpaid volunteer work. About two-thirds of the sample works for pay, with men more likely than

6 We also ran models to account for the greater likelihood of persons with certain characteristics to engage in work and volunteer activities. Based on our logistic regression models, we generated a predicted probability of engaging in the activity under examination, which we included as a control in our model of time spent in the activity. The inclusion of predicted probabilities as an independent variable in our models of time spent working and volunteering did not change the results, so we exclude them from our tables in the paper. Parallel models to those presented that included predicted probabilities as independent variables are available upon request.

women both to work and to do so full time. The percent of full-time workers drops as workers age, particularly between ages 55-59 and 60-64 (52% to 33%, respectively) down to 11 percent at ages 65-69 and 5 percent among the oldest sample members (70-74). Part-time work is slightly more prevalent among 55-69 year olds compared to the rest of the sample, and self-employment is lowest among those ages 65 and older. Eight percent of the sample formally volunteers with women slightly more likely than men to be civically engaged. Volunteering is relatively stable among the different age groups, though there is an increase in the percent of people who volunteer among those in their 60s and early 70s compared to those in their 50s.

Figures 1 and 2 show the percent of men and women who are engaging in paid work and unpaid formal volunteer[7] work by our six five year age groups. Engagement in third way behavior increases slightly to its peak in the early 60s and gradually declines thereafter. The decline after the early 60s is due primarily to the decrease in self-employment rather than disengagement from civic activities. In fact, volunteering is actually more common for those in their late 60s and early 70s compared to younger respondents. Furthermore, being engaged in volunteering or part-time work is highest among respondents in their early 70s.

(Figures 1 and 2 about here)

Multivariate Models, Entire Sample

Looking at the whole sample (Table 2), as anticipated we found no precipitous tipping age in the likelihood of engaging in paid work or in average time spent working each day. Even though there is a drop at ages 60 and 65 (see Table 1), we find a steady decline by each older age group compared to the reference group of those ages 45-49, presumably still in their prime working

7 This measure of volunteering indicates the percent of respondents who volunteered on the day where volunteering was the highest. Accordingly, the highest day of volunteering may be the same or different for the various age groups. These patterns mimic the aggregate patterns for volunteering, which may underestimate engagement in volunteer behavior because of the nature of the study design in which respondents are asked only about activities over one 24-hour period.

years. Americans in their early 50s are as likely as those in their 40s to work for pay and to put in comparable amounts of time. But the prevalence of paid work decreases for each of the next five-year age groups. The odds of paid work for those 55-59 drops to .71 relative to the 45-49 year olds, then to .47 for the 60-64 age group, to .19 for the 65-69 age group, and down to only .11 for those in their early 70s.

(Table 2 About Here)

While the likelihood of working begins to decrease by ages 55-59, the time spent in paid work (for those who are employed) begins declining significantly for Americans ages 60-64, who work an average of 10 percent less per day than those ages 45-49. For workers ages 65-69 and 70-74, time spent on the job per day drops an average 24 and 27 percent, respectively

In contrast to age trends in the likelihood of working for pay, the odds of volunteering increases (see Table 3), starting with those ages 65-69 who are 1.31 times more likely to volunteer than Americans ages 45-49. The 70-74 year olds are 45 percent more apt to volunteer than 45-49 year olds. However, age group does not predict differences in time spent volunteering among those who do volunteer.

(Table 3 About Here)

There is suggestive evidence supporting (as proposed) an uptick over recent years in the likelihood of paid work for this older segment of the workforce. Americans 45-74 are about 15 percent more likely to work for pay in 2005 through 2007 compared to 2003. We do not detect any trend from 2003 to 2007 in the odds of volunteering among Americans 45 to 74, however. Looking at separate estimates by gender (not shown), we see that the increase in the odds of paid work characterizes the experiences of women but not men; men's engagement in paid work remained steady between 2003 and 2007. Compared to women in 2003, 37 percent of whom

reported working on their ATUS diary day, women ages 45-74 are 22 percent more apt to work for pay in 2005 net of other factors, as are women in 2006 and 2007 who are 32 and 34 percent more likely, respectively.

Social Locational Context. Social location also affects engagement in paid and unpaid (volunteer) work (Tables 2 and 3). Women are less apt to work for pay (odds=.67) and more apt than men to volunteer (odds =1.21), which conforms to conventional gender norms. They spend 16 percent less time working when they do work, though there are no gender differences in time volunteers spend volunteering. Whites in this age sector are 1.68 times more likely than blacks to work for pay and those that do spend 9 percent less time working, though there is no race difference in the odds of volunteering. As we hypothesized, socio-economic status captures two opposing processes; some college education increases the odds of working for pay (1.91) and doing unpaid volunteer work (2.43), even as being in the top third of non-self-earned income (e.g. pensions, investments, a spouse's salary) reduces the odds of employment to .69. However, being in the top third of non-self-earned income increases the odds of volunteering to 1.17, with economic security possibly freeing older people to participate in community service rather than seeking out a paid job.

Linked Lives. We predicted that family roles and obligations would affect the likelihood of those in the second half of life working for pay or as an unpaid volunteer. As expected, those ages 45-74 who are married to someone who is employed are 1.93 times as likely to work for pay than are non-marrieds. Being married also increases the odds of volunteering to 1.45 for those with an employed spouse and to 1.34 for those whose spouse is not employed. Having children still at home does not predict paid work, but increases the odds of volunteering by 1.41. Caring for an infirm parent or other relative does not predict volunteering but does reduce the odds of paid

work by almost half (.56). None of these family measures however, predict actual time spent volunteering.

Models estimated separately by gender (not shown) reveal some important distinctions around paid work and volunteering behavior. For example, and as expected, the odds of women's employment are reduced when their husbands are not employed (.73 compared to the odds of paid work for women who are not married). By contrast, men who are married have higher odds of working than men who are not married, regardless of their wives' employment statuses. The odds of employment for women with children at home or who are engaged in caring for infirm relatives are lower (.72 and .67) as is their time spent in paid work when they do work, neither of which are the case for men.

Biographical Pacing: We have shown that the likelihood of working for pay declines with age, even as engagement in unpaid civic work increases with age. This trade off between paid work and unpaid volunteering is also reflected in results showing lower odds of paid work for those engaging in volunteer work (.79) and even for those informally 'helping out' neighbors and friends (.68). Both formal and informal volunteering reduces the time those working for pay spend on their jobs, by 29 and 25 percent, respectively, on an average day. Similarly, full-time employment reduces the odds of volunteering by 24 percent, while all types of employment reduce the time volunteers contribute (see Model 2, Table 3). Informal volunteering (casual helping out neighbors and friends) increases the odds of volunteering by 54 percent, though the effect of helping out on the time volunteers spend volunteering is not significant.

Multivariate Analyses by Age Groups and Gender

Looking within 10-year age groups (tables not shown) underscores the importance of social location in predicting engagement in paid work for women and men of different ages. Having at

least some college education consistently increases the likelihood of working regardless of age, and the odds of doing so consistently grow in magnitude for each 10-year age group. For example, college education increases the odds of working by 70 percent for men and women ages 45-54; men and women ages 65-74 with college education are nearly two and a half times as likely to be working compared to those with less education. A college degree or some exposure to college also consistently improves the odds of unpaid volunteer work for women and men in all age groups, especially among those past 65. Women ages 65-74 with some college education are 3.39 times as likely to volunteer as those with no college education; college-educated men ages 65-74 are 2.58 times as likely to volunteer compared to men in this age group with no college. Other factors matter as well for engagement in paid work. Whites are consistently more likely to work, though white women ages 45-64 who work spend less time on the job than black women who work do. Having a spouse who is employed increases the odds of employment for all men and women under age 65. Women ages 65-74 with an employed husband are no more or less likely to work for pay than women in this age group who are not married. Informal helping out reduces men's and women's likelihood of working for pay prior to age 65 and increases the odds of volunteering for women 45-64 and men 55-64. At the same time having little alternative income increases the odds of employment, while having high non-self earned income reduces the odds of employment for women and men in all three age deciles.

Conclusions

The latter half of the 20th century witnessed retirement as part of an orderly flow of persons through age-graded institutions. One's job provided the organizational blueprint for one's life, at least for white-collar men, beginning with a period of education, followed by years of paid work,

and then retirement (Kohli, 1986; Riley, 1987; Riley & Riley, 1989). Most American men and growing number of women aspired to a career mystique promising the good life in return for hard work, long hours and continuous employment. The lock-step career mystique went hand in hand with the retirement mystique, the promise of golden years of continuous, full-time leisure as a well deserved ending to a lifetime of inflexible, demanding employment (Moen & Roehling, 2005).

Drawing on data on women and men ages 45-74 from the 2003-2007 American Time Use Survey, we find evidence of the deinstitutionalization of lock-step retirement and some evidence of an emerging third way between total retirement leisure and total full-time career work. This third way consists of ongoing public engagement in less than full-time paid or volunteer work. But there is no institutionalization of this third way, what we call an 'encore' life stage.

Retirement and 'Encores' as Incomplete Institutions

Three things make something an institution: *language* that develops around it, taken-for-granted *customs*, and a body of *rules and laws* (see Biggart & Beamish, 2003; Stryker, 1994). For retirement and for encore alternatives, all of these are in flux. Rules and laws as well as norms and expectations around seniority, job security, retirement, pensions, Social Security, and post-retirement employment are either outdated, contradictory, or in the process of being dismantled. What is variously called unpaid work, volunteering, or civic engagement is not institutionalized by language, custom or law.

Our evidence from this study supports the findings by O'Rand and Henretta (1999) and Han and Moen (1999) that retirement is less a normative, lock-step than a "fuzzy" transition; no longer necessarily a one-time, one-way, universal, irreversible, age-graded event (see also Kim & Moen, 2001b; Moen, 2001). We document that exits from the workforce are now occurring

both before and after the customary "traditional" age of 65. The notion of volunteering or civic engagement is equally fuzzy, and, as we found, less age-graded than is employment.

Consider as well the "language" issue. We have no language for people who are retired from their career jobs but employed in a different job, working for themselves, or even sometimes doing the very same jobs they "retired" from. And we have no language to describe the civically engaged "retirees" whose "jobs," albeit unpaid, are possibly even more meaningful, useful, and fulfilling than the ones they retired from (Moen and Altobelli, 2007). Neither do we have clear delineations of what is meant by formal volunteer work or civic engagement.

Language is also problematic for characterizing the age group we studied. People in their 50s, 60s, and early 70s are not "old," but they are not "young" either, and "middle age" seems to start around age 35 (see Lachman & James, 1997). We like the word "midcourse," since they are midway, literally and figuratively, between the career- and family-building years and the frailties commonly associated with old age (Moen, 2003, 2005). Hence our use of the descriptor, "second half of the life course."

As boomers make the passage through this midcourse phase of their lives, they are doing so within a shifting context of ambiguity, uncertainty, and social transformation. Some policy and media prescriptions are counseling delayed retirement, even as old rules and customs support the total leisure version of retirement. It is precisely at such times of social change, when old norms are obsolete and new norms have yet to become firmly entrenched, that individuals develop their own adaptive strategies (Moen and Wethington 1992; Riley, Kahn and Foner 1994). Our findings support the notion that some Americans in their 50s, 60s, and early 70s are responding by seeking a third path of engagement, paid or unpaid, that threads the needle between these two scenarios. What are required are policies and practices that support a range of

options. Doing so would not only capture the talents of aging boomers for the economy and society; it would also very possibly enhance their health and well-being.

References

Abraham, Katharine G., Sarah M. Flood, Matthew Sobek, and Betsy Thorn. 2008. American Time Use Survey Data Extract System: Version 1.0 [Machine-readable database]. Maryland Population Research Center, University of Maryland, College Park, Maryland, and Minnesota Population Center, University of Minnesota, Minneapolis, Minnesota.

Bureau of Labor Statistics. 2008. *American Time Use Survey – 2007*. Washington, DC: United States Department of Labor.

Baer, Douglas. 2007. 'Voluntary Association Involvement in Comparative Perspective." In Lars Trägärdh (Ed.) *State and Civil Society in Northern Europe: The Swedish Model Reconsidered* pp. 67-125. Oxford: Berghahn Books.

Barley, Stephen R. 1989. "Careers, Identities, and Institutions: The Legacy of the Chicago School of Sociology." In *Handbook of Career Theory,* edited by Michael B. Arthur, Douglas T. Hall, and Barbara S. Lawrence, 41-65. New York: Cambridge University Pres.

Biggart, Nicole W., and Thomas D. Beamish. 2003. "The Economic Sociology of Conventions: Habit, Custom, Practice, and Routine in Market Order." *Annual Review of Sociology,* 29: 443-464.

Brim, O.G. and C. D. Ryff, 1980. "On the properties of life events." In: P.B. Baltes and O.G. Brim, Editors, *Life-span development and behavior* **Vol. 3**, pp. 367–388. New York: Academic Press.

Bronfenbrenner, Urie. 2005. *Making Human Beings Human*. Sage Publications.

Costa, Dora L. 1998. *The Evolution of Retirement: An American Economic History, 1880-1990.* Chicago: University of Chicago Press.

Chudacoff, Howard P. 1989. *How Old Are You? Age Consciousness in American Culture.* Princeton: Princeton University Pres.

Dannefer, Dale and Uhlenberg, Peter. 1999. *Paths of the life course: A typology*. In V. L. Bengtson & K. W. Schaie (Eds.), *Handbook of Theories of Aging.* New York: Springer.

Dentinger, Emma, and Marin Clarkberg. 2002. Informal caregiving and retirement timing among men and women: Gender and caregiving relationships in late midlife. *Journal of Family Issues,* 23, 857–879.

DeViney, Stanley, and Angela M. O'Rand. 1988. "Gender-cohort Succession and Retirement Among Older Men and Women, 1951 to 1984."The Sociological Quarterly29: 525-540.

Dobson, Cynthia, and Paula C. Morrow. 1984. "Effects of Career Orientation on Retirement: Attitudes and Retirement Planning. Journal of Vocational Behavior 24, 73-83.

Elder, Glen H. Jr, and Michael J. Shanahan. 2006. The life course and human development. In *Theoretical Models of Human Development*. Vol. 1: *Handbook of Child Psychology*, ed. RM Lerner, pp. 665–715. Hoboken, NJ:Wiley

Freedman, Marc. 1999. *Prime Time: How Baby Boomers will Revolutionize Retirement and Transform America.* New York: Public Affairs.

Freedman, Marc. 2007. *Encore: Finding Work That Matters in the Second Half of Life*. New York: Public Affairs.

Fridlund, Bengt, Hakan Hansson, and Lars Ysander. 1992. "Working conditions among men before and after their first myocardial infarction: implications for a rehabilitative care strategy." *Clinical Rehabilitation*, 6(4): 299-304.

Gibson, Rose C. 1991. "The Subjective Retirement of Black Americans." *Journal of Gerontology.*: 46: S204-S209.

Graebner, William. 1980. *A History of Retirement: The Meaning and Function of an American Institution, 1885-1978.* New Haven, CT: Yale University Press.

Han, Shin-Kap, and Phyllis Moen. 1999. "Clocking Out: Temporal Patterning of Retirement." *American Journal of Sociology.* 105: 191-236.

Han, Shin-Kap, and Phyllis Moen. 1999. "Work and Family over Time: A Life Course Approach." *The Annals of the American Academy of Political and Social Sciences.* 562: 98-110.

Hardy, Melissa A., Lawrence E. Hazelrigg, and Jill QUadagno. 1996. *Ending a Career in the Auto Industry: Thirty and Out.* New York: Plenum Publishing.

Hayward, Mark D., William R. Grady, and Steven D. McLaughlin. 1988a. "The Retirement Process among Women in the United States: Changes in the 1970s." *Research on Aging* 10:358-382.

Hayward, Mark D., William R. Grady, and Steven D. McLaughlin. 1988b. "Changes in the Retirement Process among Older Men in the United States: 1972-1980." *Demography* 25:371-386.

Hayward , Mark D., Melissa A. Hardy, and William Grady. 1989. "Labor Force Withdrawal Patterns Among Older Men in the United States." *Social Science Quarterly, Vol. 70*(2): 425-448.

Henkens, K. 1999. "Retirement intentions and spousal support: A multiactor approach." *Journal of Gerontology*: Social Sciences, 54B, S63–S74.

Henretta, John C., Angela M. O'Rand, and Christopher G. Chan. 1993a. "Gender Differences in Employment after Spouses' Retirement." *Research on Aging,* 15(2): 148-69.

Henretta, John C., Angela M. O'Rand, and Christopher G. Chan. 1993b. "Joint Role Investments and Synchronization of Retirement: A Sequential Approach to Couples Retirement Timing." *Social Force,* 71(4):981-1000.

Kim, Jungmeen, and Phyllis Moen. 2001a. "Is Retirement Good or Bad for Subjective Well-Being?" *Current Directions in Psychological Science.* 10: 83-86.

Kim, Jungmeen and Phyllis Moen. 2001b. "Moving into Retirement: Preparation and Transitions in Late Midlife." In M. Lachman, (Ed.), *Handbook of Midlife Development,* pp. 487-527. New York: John Wiley & Sons.

Kohli, Martin. 1986. "Social Organization and Subjective Construction of the Life Course." In *Human Development and the Life Course: Multidisciplinary Perspectives,* edited by A. B. Sorenson, F.E. Weinert, and L. R. Sherrod, 271-292. Hillside, NY: Lawrence Erlbaum.

Kohli, Martin. 2006. "Aging and Justice." In R. H. Binstock and L. K. George (Eds.), *Handbook of Aging and the Social Sciences* (pp. 456-478. San Diego: Academic Press.

Kotter, John P. 1995. *The New Rules: How to Succeed in Today's Post-Corporate World.* New York: Free Press.

Lachman, Margie E., and Jacquelyn B. James. 1997. *Multiple Paths of Midlife Development.* Chicago: University of Chicago Press.

Levy, R. 1986. "Toward a theory of life-course institutionalization." In A. Weymann and W.R. Heinz (Eds.), *Society and Biography (pp. 83-108. Weinheim: Deutscher Studient Verlag.*

Marshall, Victor W., Walter R. Heinz, Helga Krüger, and Anil Verma. 2001. *Restructuring Work and the life Course.* Toronto: University of Toronto Press.

Mayer, Karl U., and Walter Mueller. 1986. "The State and the Structure of the Life Course." *Human Development and the Life Course: Multidisciplinary Perspectives,* edited by A. B. Sorenson, F.E. Weinert, and L. R. Sherrod, 217-245. Hillside, NY: Lawrence Erlbaum.

McPherson, B., & Guppy, N. (1979). Pre-retirement life cycle and the degree of planning for retirement. *Journal of Gerontology*, *34*, 254-263.

Mills, C. Wright. 1956. *The Power Elite*. Oxford Press.

Moen, Phyllis. 2003. "Midcourse: Navigating Retirement and a New Life Stage." In Jeylan Mortimer and Michael J. Shanahan (Eds.), *Handbook of the Life Course,* pp. 267-291. New York: Kluwer Academic/Plenum.

Moen, Phyllis. 2001. "The Gendered Life Course." In Linda George and Robert H. Binstock, (Eds.), *Handbook of Aging and the Social Sciences,* 5th Edition, pp. 179-196. San Diego, CA: Academic.

Moen, Phyllis and Joyce Altobelli. 2007. "Strategic Selection as a Retirement Project: Will Americans Develop Hybrid Arrangements?" In Jacquelyn James and Paul Wink (Eds.), *The Crown of Life: Dynamics of the Early Postretirement Period,* pp. 61-81. New York: Springer.

Moen, Phyllis, and Patricia Roehling. 2005. *The Career Mystique: Cracks in the American Dream.* Boulder: Rowman and Littlefield.

Moen, Phyllis and Donna Spencer. 2006. "Converging Divergences in Age, Gender, Health, and Well-Being: Strategic Selection in the Third Age." In Robert Binstock and Linda George (Eds.), *Handbook of Aging and the Social Sciences,* pp. 127-144. Burlington: Elsevier Academic Press.

Moen, Phyllis and Jane Peterson. 2009. A Third Path? Multiplex Time, Gender, and Retirement Encores in the U.S. *Nova Acta Leopoldina* NF 99, 36.

Moen, Phyllis, Elder, Glen H. Jr., Lüscher, Kurt. (Eds.) 1995. *Examining Lives in Context: Perspectives on the Ecology of Human Development*. Washington, DC: American Psychological Association.

Moen, Phyllis and Noelle Chesley. 2008. "Toxic Job Ecologies, Time Convoys, and Work-Family Conflict: Can Families (Re)Gain Control and Life-Course "Fit"? In Karen Korabik, Donna S. Lero & Denise L. Whitehead (Eds.). *Handbook of Work – Family Integration: Research, Theory, and Best Practices*, pp. 95-122. New York: Elsevier.

Moen, Phyllis, Donna Dempster-McClain, and Robin Williams, Jr. 1992. "Successful Aging: A Life Course Perspective on Women's Roles and Health." *American Journal of Sociology.* 97(6): 1612-1638.

Moen, Phyllis, and Vivian Fields. 2002. "Midcourse in the United States: Does Unpaid Community Participation Replace Paid Work?" *Ageing International.* 27: 21-48.

Moen, Phyllis and Shin-Kap Han. 2001a. "Reframing Careers: Work, Family, and Gender." In V. Marshall, W. Heinz, H. Krueger, and A. Verma, (Eds.), *Restructuring Work and the Life Course,* pp. 424-445. Toronto: University of Toronto Press.

Moen, Phyllis, and Shin-Kap Han. 2001b. "Gendered Careers: A Life Course Perspective." In R. Hertz and N. Marshall, (Eds.), *Working Families: The Transformation of the American Home,* pp. 42-57. Berkeley, CA: University of California Press.

Moen, Phyllis, and Elaine Wethington. 1992. "The Concept of Family Adaptive Strategies." *Annual Review of Sociology* 18: 233-51.

Moen, Phyllis, Steven Sweet, and Raymond Swisher. 2005. "Embedded Career Clocks: The Case of Retirement Planning." *Advances in Life Course Research* 9: 237-265.

Moen, Phyllis, Qinlei Huang, Vandana Plassman, and Emma Dentinger. 2006. "Deciding the Future: Do Dual-Earner Couples Plan Together for Retirement?" A*merican Behavioral Scientist*. 49(10): 1422-1443.

Moen, Phyllis, Jungmeen E. Kim, and Heather Hofmeister. 2001. "Couples' Work/Retirement Transitions, Gender, and Marital Quality." *Social Psychology Quarterly.* 64: 55-71.

Mutran, Elizabeth J., Donald C. Reitzes, and Maria E. Fernandez. 1997. Factors that Influence Attitudes Toward Retirement. *Research on Aging*, 19(3): 251-273.

Neugarten, Bernice L. and Gunhild O. Hagestad. 1976. "Age and the Life Course." Pp. 35-55 in *Handbook of Aging and the Social Sciences*, Eds. R. Binstock and Ethel Shanas. New York: Van Nostrand-Reinhold

O'Rand, Angela M. 1996. "Structuration and Individualization: The Life Course as a Continuous, Multilevel Process. In A.C. Kerckhoff (Ed.), *Generating Social Stratification: Toward a new Research Agenda* (pp.3-16). Boulder, CO: Westview Press.

O'Rand, Angela M., and John C. Henretta. 1999. *Age and Inequality: Diverse Pathways through Later Life.* Boulder, CO: Westview Press.

Parnes, H. S., & Nestel, G. 1974. Early retirement. In H. S. Parnes, A. Adams, P. Andrisani, A. Kohen, & G. Nestel (Eds.), *The retirement years: Five years in the work lives of middle-aged men* (Vol. 4, (pp. 153–196). Columbus, OH: Center for Human Resources Research, Ohio University.

Pillemer, Karl, Moen, Phyllis, Wethington, Elaine, and Glasgow, Nina (Eds.). 2000. *Social Integration in the Second Half of Life*. Baltimore: The Johns Hopkins Press.

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

Ridgeway, Cecilia L., and Shelley Correll. 2000. "Limiting gender inequality through interaction: Theend(s) of gender." *Contemporary Sociology* 29:110-20.

Riley, Matilda W. 1987. "On the Significance of Age in Sociology." *American Sociological Review* 52: 1-14.

Riley, Matilda W., Robert L. Kahn, and Anne Foner. 1994. *Age and Structural Lag: The Mismatch between People's Lives and Opportunities in Work, Family, and Leisure.* New York: John Wiley & Sons.

Riley, Matilda W., Marilyn E. Johnson, and Anne Foner, Eds. 1972. *Aging and Society, Volume 3: A Sociology of Age Stratification*. New York: Russell Sage.

Riley, Matilda W., and John W. Riley. 1994. "Structural Lag: Past and Future." In *Age and Structural Lag: Society's Failure to Provide Meaningful Opportunities in Work, Family, and Leisure,* edited by J. W. Riley, M.W. Riley, and A. Foner, 12-36. New York: John Wiley and Sons.

Riley, Matilda W., and John W. Riley. 1989. "The Lives of Older People and Changing Social Roles." *Annals of the American Academy of Political and Social Science* 503: 14-28.

Rubin, Beth A. (Ed.). 2007. *Research in the Sociology of Work, Volume 17: Work Place Temporalities.* New York: Elsevier.

Settersten, Richard A., Jr., and Karl U. Mayer. 1997. "The Measurement of Age, Age Structuring, and the Life Course." *Annual Review of Sociology* 23: 233-61.

Sewell, William H., Jr. 1992. "A Theory of Structure: Duality, Agency, and Transformation." *American Journal of Sociology,* 98: 1-29.

Singleton J.,& Keddy B. 1991 "Planning for retirement." *Activities, Adaptation & Aging* 16(2), 49–55

Skocpol, Theda. 2003. *Diminished Democracy. From Membership to Management in American Civic Life.* Norman: University of Oklahoma Press.

Smith, Deborah B., and Phyllis Moen. 1998. "Spouse's Influence on the Retirement Decision: His, Her, and Their Perceptions." *Journal of Marriage and the Family.* 60: 734-744.

Szinovacz, Maximiliane E., Stanley DeViney, and Adam Davey. 2001. "Influences of Family Obligations and Relationships on Retirement: Variations by Gender, Race, and Marital Status." *Journal of Gerontology,* 56B(1):20-2.

Stryker, Sheldon. 1980. *Symbolic Interaction: A Social-Structural Version.* Menlo Park, CA: Benjamin/Cummings.

Stryker, Sheldon. 1994. "Identity theory: Its development, research base, and prospects." *Studies in Symbolic Interaction* 16: 9-20.

Sweet, Stephen and Meiksins, Peter. 2008. *Changing contours of work: Jobs and opportunities in the new economy.* Thousand Oaks, CA: Pine Forge Press.

Sweet, Stephen, Phyllis Moen, and Peter Meiksins. 2007. "Dual Earners in Double Jeopardy: Preparing for Job Loss in the New Risk Economy." In Beth A. Rubin (Ed.) *Research in the Sociology of Work, Volume 17: Work Place Temporalities,* pp. 445-469. New York: Elsevier.

Trägärdh, Lars (Ed.). 2007. *State and Civil Society in Northern Europe: The Swedish Model Reconsidered.* Oxford: Berghahn Books.

Weis, J., Koch, U., Kruck, P., Beck, A. 1994. "Problems of vocational integration after cancer", *Clinical Rehabilitation*, Vol. 8 No.3, pp.219-25.

Wilensky, Harold L. 1961. "Orderly Careers and Social Participation: The Impact of Work History on the Social Integration in the Middle Class." *American Sociological Review* 26: 521-539.

Wilson, John and Marc A. Musick. 1997. "Who Cares? Toward an Integrated Theory of Volunteer Work." *American Sociological Review.* 62, 694-713.

Wooldridge, J.M. 2000. *Introductory Econometrics: A Modern Approach*. Cincinnati, OH: South-Western College Publishing.

StataCorp. 2005. *Stata Statistical Software: Release 9*. College Station, TX: StataCorp LP.

Zukin, Cliff; Keeter, Scott; Andolina, Molly; Jenkins, Krista; Carpini, Michael X. Delli. 2006. *A New Engagement?: Political Participation, Civic Life, and the Changing American Citizen.* New York: Oxford University Press.

Table 1

Characteristics of Sample Members Ages 45-74 and by Gender and Age

				Age Groups					
	Percent	Men	Women	45-49	50-54	55-59	60-64	65-69	70-74
Age									
45-49	24.84	25.52	24.22	--	--	--	--	--	--
50-54	22.38	22.77	22.00	--	--	--	--	--	--
55-59	18.82	18.62	19.00	--	--	--	--	--	--
60-64	14.45	14.37	14.53	--	--	--	--	--	--
65-69	10.61	10.27	10.91	--	--	--	--	--	--
70-74	8.90	8.44	9.33	--	--	--	--	--	--
Gender									
Female	51.82	--	--	50.52	50.97	52.33	52.11	53.33	54.29
Male	48.18	--	--	49.48	49.03	47.67	47.89	46.67	45.71
Race									
Black	11.11	10.42	11.75	12.09	11.76	11.25	9.94	11.01	8.48
White	88.89	89.58	88.25	87.91	88.24	88.75	90.06	88.99	91.52
College educated									
Some College or more	53.93	55.45	52.52	57.54	59.42	57.24	51.62	44.25	38.36
Marital Status									
Married	70.47	75.74	65.57	71.44	70.62	71.66	71.17	69.14	65.33
Spouse employed (N=14,397)		N=7,201	N=7,196	N=3,889	N=3,131	N=2,648	N=2,025	N=1,558	N=1,146
Yes	63.26	59.68	67.10	59.76	57.62	50.03	37.83	22.75	10.67
Employment status									
Full time	45.79	52.32	39.72	64.59	60.87	51.99	32.99	10.58	5.00
Part time	9.23	4.97	13.19	8.36	8.59	9.41	11.09	10.74	8.08
Self employed	9.44	12.74	6.36	9.99	10.35	10.41	10.17	7.71	4.41
Not employed	35.54	29.96	40.73	17.05	20.20	28.19	45.75	70.97	82.52
Non-self-earned income									
Top third	39.51	35.18	43.52	36.73	38.32	40.89	43.30	42.86	37.16
Middle third	33.30	34.08	32.57	30.88	29.29	29.24	32.38	41.72	50.15
Lowest third	27.20	30.74	23.91	32.40	32.39	29.87	24.32	15.42	12.69
Children under 18 in the home									
Yes	21.69	23.67	19.84	46.90	25.05	12.85	7.42	5.17	4.39
Adult Care									
Yes	4.38	2.87	5.80	3.45	4.16	4.18	5.58	5.43	4.81
Formal Volunteer									
Yes	8.08	7.36	8.75	8.21	7.23	7.45	8.17	9.29	9.56
Informal Volunteer (Helping out)									
Yes	12.10	11.47	12.69	11.11	12.79	12.93	11.84	12.13	11.75
Weekday									
Yes	71.14	71.26	71.03	71.30	71.30	70.99	70.57	71.15	71.57
Year									
2003	19.54	19.35	19.72	20.05	19.78	19.00	19.03	19.16	19.98
2004	19.37	19.22	19.50	19.32	19.24	19.36	19.26	19.63	19.66
2005	19.72	19.68	19.76	20.01	19.95	19.77	19.45	19.21	19.29
2006	20.27	20.33	20.22	19.93	20.28	19.87	20.55	20.61	21.19
2007	21.10	21.41	20.81	20.69	20.74	22.00	21.71	21.39	19.88
Observations	24506	10778	13728	6031	5228	4496	3570	2865	2316

Table 2.
The likelihood of working and time spent working: Results from Logit and OLS models, Men and Women Ages 45-74

	Likelihood of working				Time spent working		
	Model 1				Model 2		
	β	S.E.		OR	β	S.E.	
Baseline Characteristics							
Age							
50-54	-0.05	0.06		0.95	-0.01	0.02	
55-59	-0.34	0.06	***	0.71	-0.03	0.03	
60-64	-0.76	0.07	***	0.47	-0.10	0.03	**
65-69	-1.68	0.08	***	0.19	-0.24	0.06	***
70-74	-2.20	0.11	***	0.11	-0.27	0.07	***
Social Location							
Female	-0.40	0.04	***	0.67	-0.16	0.02	***
White	0.52	0.06	***	1.68	-0.09	0.02	***
College Education	0.64	0.04	***	1.91	-0.08	0.02	***
Non-self-earned income							
Top third	-0.37	0.05	***	0.69	-0.03	0.03	
Lowest third	0.88	0.05	***	2.41	0.02	0.03	
Linked Lives							
Married, spouse employed	0.66	0.05	***	1.93	0.01	0.03	
Married, spouse not employed	0.03	0.06		1.03	-0.04	0.03	
Children under 18	-0.07	0.05		0.94	-0.02	0.02	
Role Patterns							
Adult Care	-0.58	0.11	***	0.56	-0.23	0.07	**
Formal volunteer	-0.24	0.07	***	0.79	-0.29	0.06	***
Helping Out	-0.38	0.06	***	0.68	-0.25	0.04	***
Controls							
2004	0.03	0.06		1.03	-0.02	0.02	
2005	0.14	0.06	*	1.15	-0.08	0.03	**
2006	0.13	0.06	*	1.14	-0.03	0.03	
2007	0.13	0.06	*	1.14	-0.04	0.03	
Weekday	1.83	0.04	***	6.26	0.78	0.03	***
Constant	-2.01	0.10	***		5.59	0.05	***
Model Fit							
F-test/Likelihood Ratio Chi-square				159.67	50.08		
df				21	21		
Total observations				24506	9034		
R-square					0.14		

* P<=.05., ** P<=.01, *** P<=.001

Table 3.
The likelihood of volunteering and time spent volunteering: Results from Logit and OLS models, Men and Women Ages 45-74

	Likelihood of volunteering				Time spent volunteering		
	Model 1				Model 2		
	β	S.E.		OR	β	S.E.	
Baseline Characteristics							
Age							
50-54	-0.09	0.10		0.92	0.06	0.10	
55-59	-0.01	0.10		0.99	-0.09	0.11	
60-64	0.11	0.11		1.12	0.05	0.13	
65-69	0.27	0.12	*	1.31	-0.22	0.15	
70-74	0.37	0.13	**	1.45	-0.16	0.14	
Social Location							
Female	0.19	0.07	**	1.21	-0.13	0.07	
White	0.07	0.10		1.07	0.04	0.11	
College Education	0.89	0.08	***	2.43	-0.04	0.08	
Non-self-earned income							
Top third	0.16	0.08	*	1.17	-0.05	0.08	
Lowest third	-0.10	0.09		0.90	0.12	0.10	
Linked Lives							
Married, spouse employed	0.37	0.09	***	1.45	-0.01	0.10	
Married, spouse not employed	0.29	0.09	***	1.34	-0.04	0.09	
Children under 18	0.35	0.07	***	1.41	0.03	0.08	
Role Patterns							
Paid Work							
Full-time	-0.28	0.08	***	0.76	-0.53	0.10	***
Part-time	0.07	0.11		1.07	-0.30	0.11	**
Self-employed	-0.05	0.11		0.95	-0.25	0.13	*
Adult Care	-0.25	0.15		0.78	-0.27	0.19	
Helping Out	0.43	0.09	***	1.54	-0.07	0.08	
Controls							
2004	0.08	0.08		1.08	0.02	0.09	
2005	0.00	0.09		1.00	-0.09	0.10	
2006	0.01	0.09		1.01	-0.08	0.10	
2007	0.06	0.09		1.06	0.11	0.10	
Weekday	-0.02	0.06		0.98	-0.20	0.06	***
Constant	-3.55	0.16	***		4.84	0.18	***
Model Fit							
F-test/Likelihood Ratio Chi-square				14.22	2.41		
df				23	23		
Total observations				24506	2026		
R-square					0.04		

* P<=.05., ** P<=.01, *** P<=.001

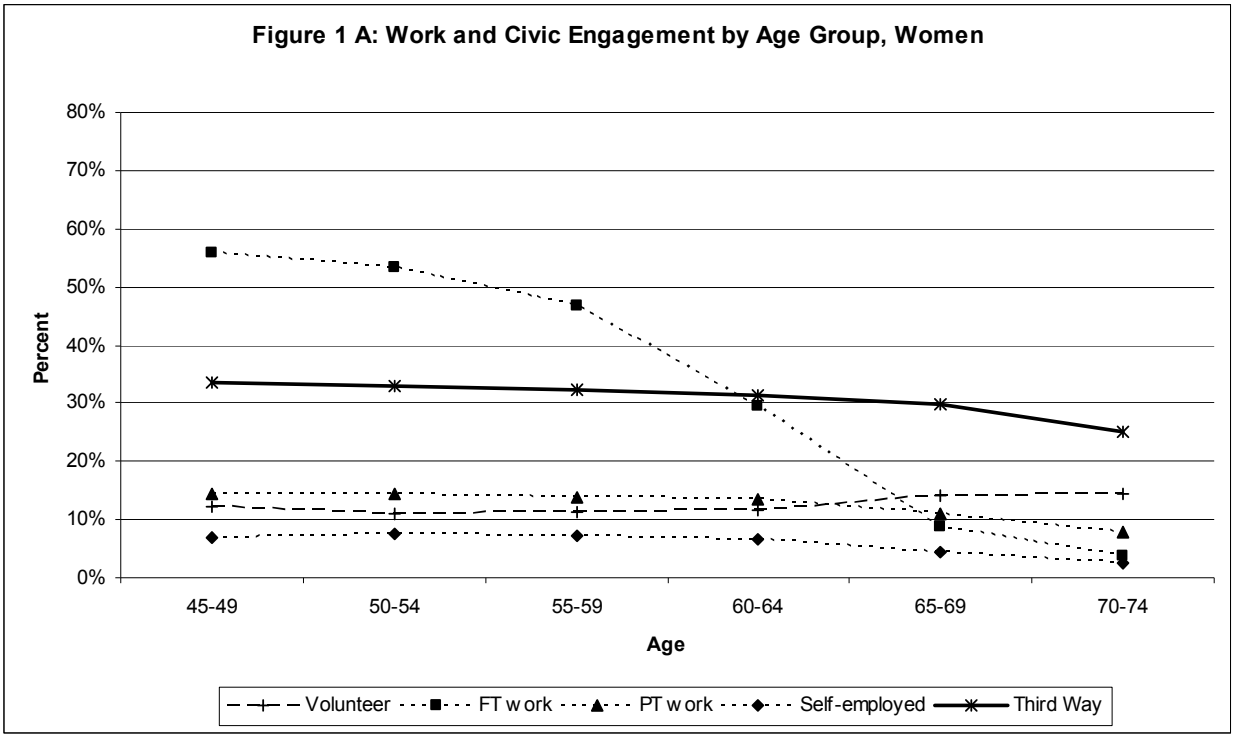
Figure 1 A: Work and Civic Engagement by Age Group, Women
80%
70%
60%
50%
40%
30%
20%
10%
0%
Percent
45-49
50-54
55-59
60-64
65-69
70-74
Age
Volunteer
FT work
PT work
Self-employed
Third Way

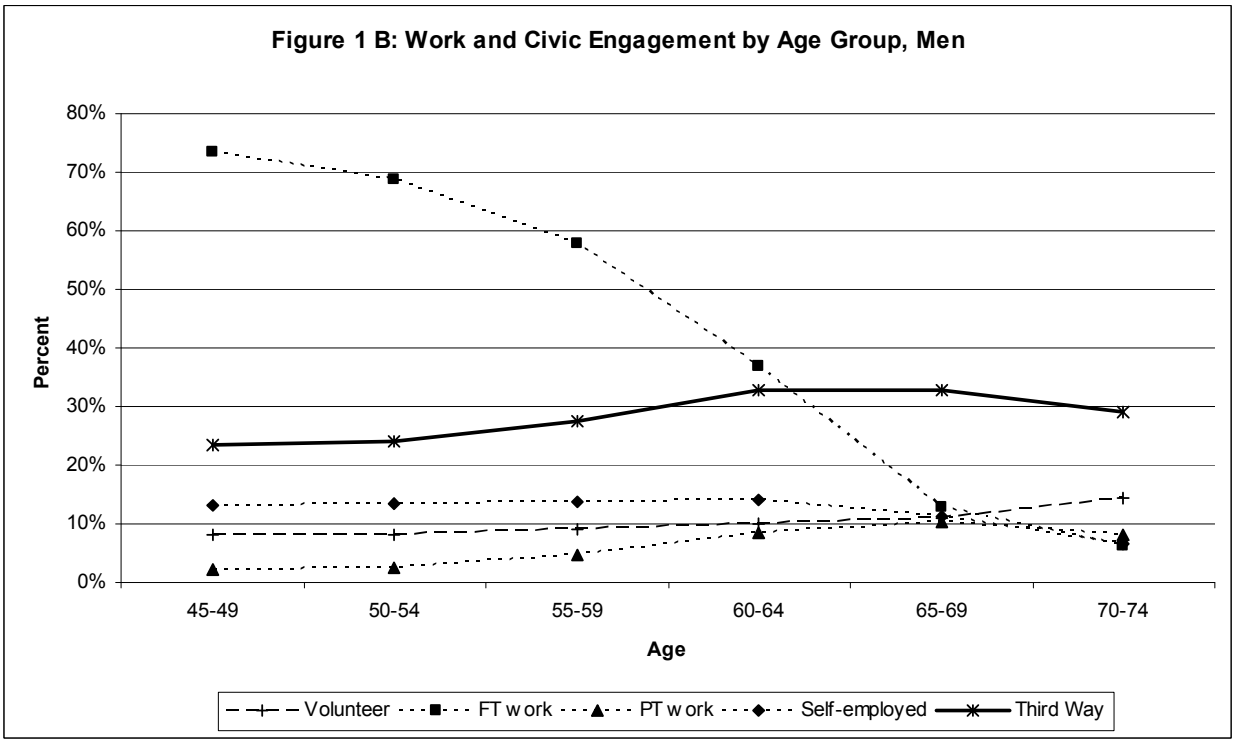
Figure 1 B: Work and Civic Engagement by Age Group, Men
80%
70%
60%
50%
40%
30%
20%
10%
0%
Percent
45-49
50-54
55-59
60-64
65-69
70-74
Age
Volunteer
FT work
PT work
Self-employed
Third Way

Figure 2: The Third Way-- Percent of Men and Women Working Less than Full time or Volunteering, Ages 45-74