ABSTRACT

Greater organizational investment in the structuring of volunteer roles is proposed as a means for expansion of the productive contributions of older people as volunteers. The creation of greater numbers of volunteer assignments with high levels of responsibility and substantial time commitments is proposed. A research and demonstration program is recommended to stimulate the development and testing of models for more productive deployment of older volunteers.

Productive Retirement: Stimulating Greater Volunteer Efforts to Meet National Needs

Robert Morris, D.S.W., and Francis G. Caro, Ph.D.

INTRODUCTION

As a nation we are engaged in an ongoing debate on how to address the serious economic and social problems that confront us in our communities and in the country as a whole. For most of the period beginning with the Great Depression government has been seen as the prime resource to fill the gap between the market place and social needs. By the 1970s popular sentiment began to swing against this approach. Budget deficits, the high cumulative costs of labor-intensive services, disagreement about how best to address problems, public skepticism regarding the effectiveness of public programs, and public resistance to higher taxes have led to great constraints on government.

Resources from current public revenues are not sufficient to pay for conventionally organized programs that would alleviate all of the nation's major social problems. Although private charities remain important, and have been asked to play a greater role, their resources are also insufficient to meet the need.

At the same time, major technological and economic changes have led to the under-utilization of the productive capacities of many middle-aged and older people. Technological advances have reduced work force requirements in a number of industries. Not only blue collar workers, but also middle-managers have been affected by the relocation of manufacturing jobs to developing countries and the downsizing of many large corporations. For many experienced older workers this has meant an unwelcome early departure from the work force.

The combination of great social needs, inadequate tax resources for conventional service strategies, and the growing number of under-utilized older people invites reconsideration of the potential contributions of older people as volunteers. Efforts to enlist older people as volunteers are not new. On the national level we have seen both public and private efforts to stimulate greater volunteering among older people. Campaigns to encourage more widespread volunteering frequently appeal to the altruistic motives of those who are not currently engaged as volunteers, linking them to existing volunteer opportunities (Fischer and Schaffer, 1993).

We propose an alternate strategy that emphasizes the roles older people are

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asked to perform as volunteers. We believe that the manner in which volunteer assignments are typically structured at present limits the degree to which many older people are attracted to volunteer work. In this context, we believe that a revitalization and restructuring of volunteer roles for older people would lead to substantial increases in productive contributions by older people.

The pool of older people who could make significant contributions as volunteers is large and growing. People are living longer; between 1900 and 1986 life expectancy at birth in the United States for white women increased from 49 to 79 years and for white men from 47 to 72 years (Taeuber, 1989). More important than longevity is the fact that most older people are in good health. Only about 10% of those 65 to 74 years of age report that chronic illness prevents them from carrying out their usual responsibilities (Taeuber, 1989). Further, among non-institutionalized people 65 years of age and older, the National Health Interview Survey found that 71% reported themselves to be in excellent, very good, or good health (National Center for Health Statistics, 1990).

Since education tends to be associated with volunteering, it is pertinent to note the increases in the level of formal education among older people. Between 1950 and 1989 the median number of school years completed for those 65 years of age and older increased from 8.3 to 12.1 years. In 1989, 54.9% of those 65 years of age and older were high school graduates and 11.1% were college graduates (U.S. Senate, Special Committee on Aging, 1991).

For most older people employment is not an obstacle to making major time commitments as volunteers since most are already out of the work force. Among men 65 years of age and older, only 16.6% are employed. Among women age 65 and older, 8.4% are employed (U.S. Senate, Special Committee on Aging, 1991).

Productive activity is not foreign to older people. A substantial proportion of them are already engaged in unpaid productive activities. A number of surveys have documented the extent of volunteering among older people; for recent reviews of the surveys, see Fischer and Schaffer (1993) and Chambré (1993). In fact, there is evidence that rates of volunteering have increased in the past few decades (Chambré, 1993).

The recent Commonwealth Fund's Productive Aging Study (a survey of 2,999 people, representative of the non-institutionalized population 55 years of age and older) is particularly useful in documenting the extent of unpaid productive activity in a number of separate sectors (Caro and Bass, 1995a). The study showed that 26% of older people were volunteering for organizations, 29% were helping the sick and disabled informally, and of those with grandchildren, 38% were spending some time helping them. In fact, the data indicated that 72% of older people were active in at least one of these forms of productive activity.

Caution is needed in interpreting these percentages. Most of those reporting unpaid productive activity indicated that they did so at low intensity levels; for example, among those who volunteered for organizations, 60% reported contributing fewer than 5 hours a week.

We believe that volunteers who assist an organization occasionally, for a few hours, are often greatly appreciated for the help they provide, but their contribution is usually of a lesser magnitude than that of those who devote substantial numbers of hours on a regular basis.

Recognizing this, we focus here on the small minority of older people who contribute extensive time in unpaid productive activity, those volunteering 20 hours a week or more, the equivalent of at least half-time employment. Considering all three sectors just described—those performing tasks in organized service agencies, those caring for sick or disabled relatives or neighbors, and those caring for grandchildren—the data indicate that 13.5% of people 55 years of age and older engage in some combination of these un-

paid productive activities a minimum of 20 hours a week. A slightly smaller percentage (12.2%) engage in one of the the three forms of unpaid productive activity for at least 20 hours a week. More specifically, 1.8% of all people 55 years of age and older volunteer 20 or more hours per week in a formal agency without pay; 6.4% devote 20 or more hours informally to helping grandchildren; and 4.6% informally spend 20 or more hours a week helping the sick and disabled with activities of daily living.

The predominance of informal productive activity over volunteering for organizations is noteworthy. The difference largely may be explained by a greater sense of obligation to family than to civic roles. Expectations of mutual aid are strongly built into family systems (Rossi and Rossi, 1990; Becker, 1991). Participation in informal long-term care, in particular, is often thrust on older people by the long-term care needs of a spouse. The assumption of an unpaid role with a community organization is more clearly discretionary.

The potential for increasing volunteering among the elderly is substantial. On the basis of the findings of two earlier national surveys, and using 1981 data, Kieffer estimated that 12.6 million people ages 55 and older were volunteering. Another 6.4 million were interested in doing so (Kieffer, 1986). The Commonwealth Fund Study found that of those respondents not already volunteering, 15% were willing and able to do so (Caro and Bass, 1995b). While these reports of receptivity to volunteering may be somewhat optimistic, they do suggest a potential for substantially increasing the number of older people who are active as volunteers.

SIGNIFICANCE OF INTENSIVE UNPAID PRODUCTIVE ACTIVITY

For national economic policy planning purposes, monetary values are often used to establish the relative importance of various sectors of the economy, and to project the economic impact of policy options. A number of economists have recognized the importance of non-market activities and have attempted to attach monetary values to them so that they can be included in estimates of national income. Morgan (1983), for example, has estimated the extent of economic redistribution within families in the United States. More recently, Kronebush and Schlesinger (1994), in their examination of the extent of intergenerational transfers, included estimates of the cash value of unpaid personal assistance.

Drawing on the Commonwealth Fund Productive Aging Study data, we examined closely those who devoted 20 hours a week or more to three types of unpaid productive activity: caring for grandchildren, caring for sick or disabled relatives or neighbors, and performing tasks in organized service agencies (Caro and Bass, 1992). The data provide the basis for the following national estimates for people 55 years of age and older. Approximately 3.35 million people provided help to grandchildren 20 hours a week or more. If their time is valued at $5 per hour, the estimated annual value of their effort is $30.9 billion. Approximately 2.39 million provided a minimum of 20 hours per week of help to the sick and disabled. Assigning a value of $5 per hour, the net annual value of help to the sick and disabled is estimated at $26 billion. An estimated 900,000 older people volunteer 20 hours a week or more. Since they volunteer an average of 32 hours a week, their effort represents the equivalent of 800,000 full-time workers. Their volunteering involves: tutoring or counseling (31%); raising funds for agencies (18%); work in an office (12%); technical work (11%); and serving as receptionist (9%). If they volunteer an average of 40 weeks a year and the average value of their contribution is $5 per hour, the annual national value of this volunteer work in formal agencies is $6 billion.

These figures are important in suggesting the magnitude of the contributions of older volunteers and invite consideration by policy makers of the need for significant investments to stimulate greater volunteering among older people. Consider this, for

example: If half of those non-volunteers who reported in the Commonwealth Fund Study that they were willing and able to volunteer were activated for an average of 5 hours per week, their contribution would total 600 million hours per year. If *one percent* of those willing and able to volunteer were persuaded to contribute 20 hours per week, the equivalent of 30,000 full-time service workers would be added. Another potential pool are volunteers who might be willing to contribute more hours. If 10% of the volunteers between 55 and 74 years of age who are in good to excellent health, and who are not working, could be persuaded to increase their volunteering to 20 hours per week, the equivalent of 170,000 service workers would be added to the national effort. Although these estimates are soft, they are useful in suggesting the magnitude of the additional contribution that older volunteers might make. Shouldn't the nation be willing to invest substantial resources if it can stimulate additional volunteering in these magnitudes?

Since the unpaid efforts of older people are vitally important for the nation, what can be done to encourage expansion of this effort? We believe that policies to stimulate greater formal and informal productive activities on the part of older people should be treated separately. Our emphasis in this paper is on policies to stimulate greater formal volunteering in organizations. Help to grandchildren as well as help to sick and disabled relatives, friends, and neighbors occurs informally. These forms of help arise largely because of the sense of obligation and affection experienced in families, for neighborhoods, and in friendship networks. These forms of help are only indirectly affected by public policies. In modest ways public policy initiatives can encourage these informal efforts by financing programs that provide relief to those carrying extensive and overwhelming responsibilities. Tax credits also deserve consideration as a strategy to encourage more informal helping.

We place more emphasis on policies that will lead to greater volunteering for service organizations. Such agencies constitute an extensive service network already in place. Because of the way they are constituted, formal organizations tend to have the capacity that the informal system lacks to interface directly with governmental agencies. Formal organizations have reason to consider volunteers as alternatives to paid staff in pursuing certain aspects of their mission. Service organizations have particular reason to rethink their use of resources because, on a long-term basis, a wide variety of social problems have been growing more severe during a period in which resources for funding of programs to address those problems have contracted. Resource shortages are particularly great for services that are labor intensive. Many non-profit organizations in both the public and private sectors have experienced a substantial decline in their purchasing power with respect to paid personnel. If they are to maintain services, an important option for many nonprofit organizations is to draw increasingly on volunteers. Well-designed public policies can influence the ways in which these organizations draw upon older volunteers in pursuing their missions.

In many organizations established views concerning volunteering should be challenged. While many service organizations began as efforts by volunteers, they are now dominated by paid personnel (Ellis and Noyes, 1990). The dominant contemporary perspective of human service delivery organizations is that the more serious responsibilities must be carried out by paid personnel. Volunteers, characteristically, are trusted to perform only limited enhancing roles. Frequently, volunteers are asked to take on peripheral, low-priority responsibilities for which paid staff lack time. We believe that organizations should be encouraged to revise their thinking about volunteers, opening up possibilities for older volunteers to make more significant contributions. We believe that public policies should encourage service organizations to regard volunteers as highly valuable resources to help meet their overall staffing needs. Under some

circumstances volunteers will be highly cost-effective alternatives to staffing that otherwise relies entirely on paid personnel.

For many organizations the barriers to more extensive use of volunteers are substantial. The reasons for the marginal roles of volunteers are varied. One is that many organizations prefer to give major responsibilities to those who are continually available during normal business hours and who make long-term commitments. Because volunteers tend to help on a low-intensity, and often temporary basis, these organizations tend to assign less substantial duties to volunteers.

A second reason for the marginal status of volunteers may be a subtle consequence of the fact that the volunteer "contribution" is regarded as a gift. Many organizations are reluctant to ask a great deal of volunteers because their effort is freely given. In contrast, the perception in these organizations is that paid personnel can be asked to do more because they are paid.

An important third reason is that paid personnel may regard volunteers with parallel responsibilities as an economic threat to them. Paid staff may ask themselves whether their employer will retain them if their job can be done adequately by volunteers. Further, even if they are not worried about losing their jobs, paid personnel may find it difficult to negotiate effectively for improved compensation when duties similar to theirs are being performed by volunteers.

The typical volunteer experience may also discourage many potential volunteers. People who are accustomed to carrying substantial responsibilities in their work roles are often reluctant to make major commitments to volunteer assignments that involve only light responsibilities. As indicated above, older volunteers typically contribute only a few hours a week. The combination of light duties and modest time commitments widely associated with volunteering by older people may therefore represent a self-fulfilling prophecy. If greater responsibilities were built into volunteer assignments, more capable older people might be attracted to them and might be willing to make greater time commitments.

INVESTMENTS IN VOLUNTEERING

More adequate capitalization is needed for the volunteer sector. Discussions of measures to increase volunteering have tended to focus on strategies to recruit, place, and recognize volunteers (Fischer and Schaffer, 1993; Glickman and Caro, 1992). Less attention has been given to the investment of resources that organizations need to make to develop and support significant volunteer work. Organizations are accustomed to making significant investments in recruitment, training, and supervision of paid personnel, to say nothing of expenditures for fringe benefits. Expenditures that will enhance volunteer productivity are also needed. Of particular interest here is the organizational investment in the structuring of more significant roles that would attract more capable volunteers willing to make major time commitments.

What combinations of paid personnel and volunteers are likely to be most cost-effective? Under some conditions, well trained, supervised, and highly motivated volunteers may be the option of choice for organizations. This is particularly the case when resource limitations make it impossible to rely entirely on paid personnel. In a pioneering formal cost-effectiveness analysis of paid personnel and volunteers, Brudney and Duncombe (1992) compared paid, volunteer, and mixed-staff fire departments in New York state. They found that departments with all-paid staff were most effective. In other situations, volunteers may be an attractive option from a cost-benefit perspective even though they are less effective than paid personnel. Yet, for many communities, volunteer fire departments remain a preferred option because of the combination of low cost and acceptable quality. (Fire department staffing is of interest only as an example of a serious comparison of paid and volunteer units. We are not suggesting this as a field for

significant volunteering for older people.)

More formal cost-effectiveness studies of volunteer programs are needed. An example of a volunteer program that can be examined in cost-effectiveness terms is Tax-Aide, an established community-service program administered by the American Association of Retired People (AARP). The nationwide program offers free personal income tax assistance to older people. According to its own data, Tax-Aide in 1992 helped to prepare more than 1.6 million tax returns with the efforts of 30,000 volunteers. The program is funded by the Internal Revenue Service through a $2.7 million grant. The Internal Revenue Service also provides training to volunteers. Data provided by AARP suggest that Tax-Aide volunteers prepared tax returns at an average dollar cost of $1.70. A recent survey of commercial tax preparation services in the Boston area suggested that a typical person filing a basic tax return might have to expect to pay approximately $40 for tax preparation. It is assumed that users of the Tax-Aide service would otherwise have been forced to use a commercial service. The volunteer program appears to be a dramatically less expensive alternative from a consumer perspective. The Tax-Aide program illustrates the importance of cost-effectiveness analysis, but we are not in a position to address some of the critical questions concerning the quality of the service and the complexity of the returns that might be raised in a serious comparison with commercial services.

POLICY INITIATIVES

We propose a number of measures to stimulate more volunteering on the part of older people at all income levels and among all ethnic groups:

1) Existing federally supported volunteer programs should be re-examined. The major programs are the Retired and Senior Volunteer Program (RSVP), the Foster Grandparent Program, and the Senior Companion Program. Some of their contributions may justify a substantially greater public investment. RSVP is a large, decentralized program with an over 20-year history. In 1994, the program involved over 450,000 volunteers in more than 750 programs that served over 60,000 community agencies. In 1995, RSVP operated with the support of $34 million in federal funds matched by approximately $37 million in funding from other public and private sources. Projects are developed at the local level. In some communities RSVP assignments are highly diverse. Current emphasis is on volunteer opportunities for low-income and minority older people. Volunteering expectations are modest—only a few hours a week. Combined federal and matching expenditures per volunteers are less than $160 per year.

The RSVP strategy is open to criticism because it relies heavily on those who contribute only a few hours a week. While low-intensity volunteers make important contributions in some organizations, they may be of little value to organizations that require help on a more intensive basis. For many organizations the cost of recruiting, training, scheduling, and supervising volunteers who work only a few hours a week makes their help a questionable bargain. Analysis of specific RSVP projects is needed to identify those that are highly cost-effective and could contribute substantially more with greater financial support (National Senior Service Corps Directors Associations, 1995).

The Foster Grandparent Program is a quasi-volunteer federal program that deserves careful cost-effectiveness evaluation. Foster grandparents work with children on a one-to-one basis in schools, hospitals, and other community settings. Foster grandparents receive a subminimum-wage stipend and work 20 hours a week. Since eligibility is limited to low-income older people, the Foster Grandparent Program may be as much an income program as it is a volunteer program. It excludes the participation of the larger numbers of older people who are not in financial need. In 1994, 24,000 older people were enrolled as foster grandparents; they participated in 300 programs and served

80,000 children, teenagers, and their families (National Senior Service Corps Directors Associations, 1995).

Possibilities for expanded and more targeted use of the federally-funded Senior Companion Program should also be examined. Like the Foster Grandparent Program the Senior Companion Program provides subminimum wage jobs for older people. In this case, the senior companions serve homebound adults (most are elderly) on a one-to-one basis. Work obligations and stipends are similar to those of the Foster Grandparent Program. As in the Foster Grandparent Program, the Senior Companion Program must be assessed as much as an income support program as a volunteer program that benefits clients. In 1994, nearly 14,000 older people served as senior companions and provided assistance to more than 36,000 clients (National Senior Service Corps Directors Associations, 1995).

(In October 1995 when final edits were being made on this article, future funding for the three National Senior Service Corps programs described above was in doubt because of congressional initiatives to make deep cuts in federal expenditures affecting many programs.)

2) The feasibility of expanding high-intensity, high-responsibility volunteering should be tested. A demonstration program should be mounted to assist organizations in creating more roles for older volunteers who would commit themselves for a minimum of 20 hours a week on a sustained basis in positions with substantial responsibility. Through the demonstration programs, organizations would seek to expand their productivity by investing more of their resources in recruiting, training, supervising, and recognizing this group of volunteers. The demonstration programs would examine the extent to which organizations can create these more significant volunteer roles, recruit and retain productive older people in these roles, and achieve a constructive working relationship between these volunteers and paid employees. We suspect that this form of volunteering would be particularly attractive to older people with secure incomes for whom it is most important that a volunteer assignment provide an opportunity for significant work. A major challenge would be development of volunteer roles that are significant without unduly threatening paid staff (whether unionized or not).

We can offer a number of suggestions about the circumstances in which these significant volunteer positions are likely to be viable. In general, the principles that underlie effective volunteer administration also will apply to significant volunteering among older people (Brudney, 1990; Fischer and Schaffer, 1993). The need to provide volunteers with sufficient incentive, for example, can be addressed in four ways:

a) the assignments must carry enough responsibility so that volunteers can gain the intrinsic satisfaction to justify their extensive, persistent effort;

b) the volunteers should receive immediate and continuing recognition for the value of their exceptional efforts;

c) the volunteer experience should have other attractive qualities such as opportunities for congenial social interaction; and

d) the volunteers might be offered tangible rewards such as stipends (which may reduce the difference between those positions and conventional paid work). Working relationships between the volunteers and paid staff may be enhanced if the volunteers are part of a peer group of volunteers in which all are making extensive commitments. If peers are also working without pay, volunteers will be less likely to complain that they are working without pay while others are being paid for similar responsibilities. In fact, significant volunteering may prove to be particularly viable in young, growing organizations that rely entirely, or almost entirely, on volunteers.

The threat to paid staff of job displacement associated with significant volunteering may be minimized if paid personnel are convinced that without volunteers the task could not be carried out at all. Po-

tential resentment by paid staff of volunteers may also be avoided if the work done by volunteers is distinctly different from that done by paid staff. In some instances potential conflict can be managed effectively by placing significant volunteers in cadres that are spatially separated from certain groups of paid staff in their work assignments. Because of rigidities in work organization in some public sector organizations, Brudney (1990) goes so far as to suggest that public agencies obtain volunteer contributions by contracting out certain responsibilities to private organizations that are dominated by volunteers.

A major contribution of the proposed demonstration programs would be to challenge organizations to be creative in developing and supporting significant volunteering. The demonstration programs may serve as a test of our hypotheses regarding effective strategies to stimulate significant volunteering. However, the demonstration programs may reveal that other approaches are more effective.

The demonstration programs should have careful cost-effectiveness assessments to provide credible evidence of the circumstances in which this intensive use of older volunteers in high responsibility assignments is a good investment for community organizations.

If the demonstration programs yield effective models for increased use of high commitment, high responsibility older volunteers, a dissemination effort should be launched to encourage widespread replication.

3) The measures of productive work that are used for national policy planning should be broadened to include volunteer efforts. Data concerning paid work are now central to national planning by government; inclusion of data on unpaid productive activity will encourage attention to policies that encourage investments to stimulate cost-effective voluntary efforts.

SPONSORSHIP

The Corporation for National and Community Service created by the Clinton Administration to strengthen voluntary action might be a vehicle for some of what we recommend. AmeriCorps, the Corporation's major new initiative, emphasizes youth in its public relations, but is in fact open to people of all ages. At the University of Massachusetts-Boston, we have initiated, for example, the Elder Leadership Program that enlists older people with leadership experience as AmeriCorps members who serve as volunteer coordinators in Councils on Aging. The members enlist people of all ages to serve the needs of the frail elderly. Members receive training and modest stipends; they are expected to work 20 hours a week.

The project tests the hypothesis that highly skilled older people can be enlisted in volunteer roles that offer substantial responsibilities and require extensive time commitments. Although the Corporation for National and Community Service has not designed AmeriCorps to be a demonstration program, our experience shows that the program can be used as a means of testing some volunteering models that offer older people challenging volunteer responsibilities.

(As this article is being completed in October 1995, the future of the AmeriCorps Program is uncertain. Congress is seeking to eliminate the program. President Clinton, however, is strongly committed to its retention.)

Foundation sponsorship is another possibility. Demonstration programs to encourage high intensity, high responsibility volunteering might be particularly attractive to foundations that have been asked to respond to the declining capacity of government to finance services. These foundations might find it attractive to encourage nonprofit organizations with very limited budgets to maximize the use of volunteers as a means of increasing their productivity.

The sponsor of a substantial multi-site demonstration initiative should consider designating an organization to assume responsibility for orchestrating the demonstration programs. A strong technical as-

sistance provider might greatly enhance the likelihood of successful implementation. At later stages, that organization would be well positioned to anchor dissemination efforts.

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