



January 12, 2010

## Our 'posterity deficit'

### Americans must do more to look out for future generations

By Andrew L. Yarrow and Marc Freedman

America faces many deficits -- in federal and state budgets, in trade, in business and, most assuredly, in personal finance. But there is one very large deficit that may underlie all of them. We face a "posterity deficit," born out of our growing failure to think about the well-being of future generations.

Most people are not much concerned with what lies ahead for the world beyond their lifetimes. Yet, decisions we make today on questions like the environment and spending will have far-ranging implications on the lives of future generations -- for better or worse.

So, we need a new posterity ethic. The leading

edge of such a movement may be emerging, and from a place we'd least expect: the vast baby boom population moving into their 50s and 60s. A growing number are already fashioning a new vision of how Americans in later life can contribute to the nation and the world. And, in light of this month's Conference Board study revealing widespread job dissatisfaction, this also can be a route to greater meaning in work.

Despite the popular perception of boomers as self-obsessed, this budding recognition of posterity squares with an essential aspect of growing older. Psychologist Erik Erikson wrote half a century ago about eight stages of life, with the seventh and eighth

stages (mid to late adulthood) as times of "generativity vs. stagnation" and "integrity vs. despair." These, he argued, are times when people naturally think of "giving back" and "contributing"; to be completely caught up in the present is psychologically maladaptive.

In the last century, Americans' life expectancy has increased by 30 years. Soon, nearly 80 million boomers will have to think about a third, long phase of their lives. It's already clear that they are abandoning notions of "golden years" and golf courses and are looking for new ways to earn money, find personal meaning and have an impact on the

world. They are looking for 10- and 20-year life plans.

Many have already shifted to new, "encore" careers focused on the well-being of future generations. John Armstrong, a third-generation West Point graduate, went from the Army to Hewlett-Packard, before joining the Peace Corps. After another stint at HP, his passion to fight climate change and improve poor children's lives led him to a new calling working for an environmental education group.

Catalino Tapia, a first-generation American inspired by his son's graduation from Berkeley, organized other Latino gardeners to create the Bay Area Gardeners Foundation. They've raised hundreds of thousands of dollars to send Latino youth to college. And then there's Jerry Conover in Denver, another member of this committed cadre of posterity pioneers, who organized older, more well-to-do citizens to donate their Social

Security checks specifically to enhance preschool education.

This vanguard is demonstrating what's possible, but many more say that they would like to move in this direction. One recent study shows that half of boomers are drawn to ideas like these but don't know how to make them happen.

They need more than exhortation. They need better bridges to take them from aspiration to action and policies that help them navigate this difficult transition in a labor market generally averse to hiring older workers.

Employers could follow the lead of IBM, which launched the Transition to Teaching program to help its senior engineers and technicians shift into math and science teaching, or HP, which helped pilot the Encore Fellowship, enabling early retirees to launch second careers with youth or environmental organizations. At the same time, community colleges are developing relatively

quick, convenient, and inexpensive ways for those who want to go back to school to become teachers or nurses or to work in the green-collar sector.

Public policy also could support this. A provision in the Serve America Act would create internships for "grown-ups." Just as we have developed many policies for the elderly, why not craft a Third Age Bill -- based on the French concept of the "*troisieme age*" -- helping to nurture and expand opportunities for those over 55 to transition to fulfilling careers that improve the well-being of future generations? This could include support for educational efforts, waiving the payroll tax and providing social entrepreneurship or posterity tax credits for those working beyond the normal retirement age.

With 10,000 boomers turning 60 every day, this tidal wave of talent could foster a new cultural paradigm focusing on what's good for the long haul. More than half of

those over 50 worry that they are leaving the world worse off for future generations, according to a recent AARP study. This unprecedented fear, together with a sense that this may be the boomers' legacy if they don't hurry up to lay the groundwork for a better future, may well motivate this generation to be pioneers of a new posterity ethic.

In an interview shortly before his death, Erikson acknowledged that he was deeply troubled by how society neglects the well-being of future generations. As he said, ultimately, "I am what survives of me." There could be no better benediction for a posterity ethic -- and no better time for this to captivate the nation.

Andrew L. Yarrow, vice president and Washington director of Public Agenda and an adjunct history professor at American University, is the author of the forthcoming book, "Measuring America." His e-mail is [ayarrow@publicagenda.org](mailto:ayarrow@publicagenda.org)

g. Marc Freedman is founder and CEO of Civic Ventures, a think tank on boomers, work and social purpose, and the author of "Encore: Finding Work That Matters in the Second Half of Life." For more information, go to [Encore.org](http://Encore.org).

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