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Guides to a changing workplace

**FlexBulletin #123 – Honor Labor Day: Join Respectful Exits Now!**

By Paul Rupert

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***"Where the broom does not reach, the dust will not vanish of itself"***

Each year's Labor Day reminds us of two things: 1) for the last decade the annual event typically marks mixed conditions for all, and especially older workers; and 2) none of us is getting younger, with many of us wanting/needing to keep working past the "retirement age" of 65. In this era of healthy longevity, that should be perfectly possible and this could be a hopeful holiday for millions.

A growing body of research and advocate opinion highlights a growing gap between workers wanting to extend employment and employer reluctance to do so. We are headed for a social and economic crisis in which elder impoverishment, loss to business of critical knowledge and experience, labor shortages and bankrupt Medicare and Social Security accounts hurt us all. Flexible and phased retirement is emerging as a priority solution, but is resisted due to age bias, fear of flexible working, disproven assumptions and deeply engrained habit.

It is time to replace dysfunctional retirement approaches with **Respectful Exits**. Today we and our colleagues are launching this advocacy organization to build broad public, employee and employer support for this long overdue change. The following one-page summary will guide our early efforts. You can view our campaign plan at our website [www.respectfulexits.org](http://www.respectfulexits.org). Please join us in this effort and help achieve early successes by Labor Day 2018. Let's end 65 as the common "sell-by" date for continuing employment. Milk curdles; people don't.



**RESPECTFUL EXITS**

**Combatting Age Bias, Deferring Retirement**

***"Every day for the next 10 years, 10,000 baby boomers will reach age 65."***

- Pew Research

***"64% of workers want to ease into retirement; 5% of employers offer the option."***

- SHRM

**Purpose** Our nonprofit advocacy group mobilizes individuals, organizations and wise employers as a force to replace the seriously outdated assumption that 65 is the "natural" retirement age. This campaign challenges the society's longstanding bias against older workers, built on the myth that capacity and contribution start to diminish in one's 50s and deteriorate relentlessly from there.

Reinventing the approach to retirement through phasing out rather than sudden termination will drive the rethinking of the value of older workers; enable greater security and less poverty for them in the uncertain post-Recession environment; secure a proven labor source and knowledge transfer opportunity for talent-driven employers; and lessen stress on endangered Social Security and Medicare funding streams. Our principals bring to this effort decades of championing the shift from traditional ways of working to today's more flexible workplace and are widely recognized for their capabilities in transforming employer practices.

**The Challenge** In 1936 typical US retirement age was 65 when average life expectancy at birth was 58 for men and 62 for women. Today it is 77 for men and 81 for women. Yet 65 remains enshrined as the employee "sell-by date" in the public and employer mind. A growing percentage of today's workforce is clearly capable of and interested in working longer. Battered by the Great Recession and earnings stagnation, the tsunami of Boomer retirees needs to continue working in their current jobs.

For three decades, some employers and legions of employees have talked about "phased retirement." A few pioneering organizations have acted with success, but most have not. The closest most have come is a common practice of "retire/rehire" as contractors without benefits or brief part-time deals for relatively few employees. Outdated thinking, rigid assumptions and these obstacles prevail:

- **Bias** It is assumed that older workers are less productive, tech proficient and interactive
- **Habit** Change in traditional work structures is hard - two decades ago very few teleworked
- **Fear** Accusations of age discrimination deter approaches that involve selection of participants
- **Awareness** Employers know too little about the great value and success of these options
- **Misinformation** The old obstacle of rigid pension and benefit plans left a discouraging legacy

**The Opportunity** There are dramatic shifts underway among workers and the workplace. There is a growing sense of urgency that is turning talk into action and the emergence of greater common ground on revising our approach to retirement. Surveys show pre-retirees 50 and older expressing deep concern about the future and strong desire for change. Employers are beginning to value the contributions of older workers and the vital business knowledge they want to retain.

Commentary grows on the need for "working longer" or "phased retirement." But as Joshua Gotbaum of Brookings says, talk of working longer is like the weather: "Everyone talks about it, but few do anything about it; and even fewer prepare for it." Respectful Exits has stepped into that void.

Our broad national advocacy campaign conducts and inspires actionable research; catalogs common obstacles and proven solutions to phasing retirement; identifies and publicizes employer best practices; builds a coalition of older worker, workplace, business, labor, academic and family support organizations to drive a multi-faceted campaign; and creates viral social and traditional media campaigns and a grassroots advocacy and funding base, supplemented by major donors and change-oriented funders. Our success will be measured by a decrease in formal and informal "retirement ages", the adoption of valued phasing-into-retirement programs and enhanced elder well-being.

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Over time **Respectful Exits** will offer our expertise to guide organizations and share tools and insights with individuals. Starting today we invite you to:

- Visit our campaign website at [www.respectfulexits.org](http://www.respectfulexits.org)
- Review the "**Campaign**" page and watch it periodically for suggested actions
- Read and share our blog and news of our campaign on social media
- Make a donation in this crucial start-up phase. You can email us for details at [respectfulexits@gmail.com](mailto:respectfulexits@gmail.com)

[I welcome inquiries or comments at my email address: [paulrupertdc@cs.com](mailto:paulrupertdc@cs.com)]

Best regards,  
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