

FAST FORWARD TO THE FUTURE
CREATING AN AGE-FRIENDLY SOCIETY

Report on the 17 June 2009 public consultation event hosted by the Joseph Rowntree Foundation in Bradford

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INTRODUCTION

For the first time in the UK there are more people over state pension age than there are children under 16, with population ageing driven by increased life expectancy and fewer people having fewer children. In 1950 a man reaching statutory retirement age at 65 had on average 12 years life left, compared with 19 years today and a projected 22 years by the middle of the twenty-first century. Similarly, a woman aged 65 in 1950 typically had 16 years left, compared with 22 years now, and likely to increase to 24 years by 2050. With men's life expectancy increasing at a faster rate than women's, gender gap in older age will narrow.

This trend is not unique to the UK, but is part of a global transformation. Population ageing therefore poses profound changes in the way we organise our lives, and means that we all have a stake in policies on old age.

Two parallel public policy debates are currently under way aimed at addressing the challenges of an ageing society: the green paper on adult social care, *Shaping the future of care together*, and the Department for Work and Pensions' (DWP's) *Building a society for all ages*. Both, in different ways, are questioning how we should prepare for an ageing society:

- What are the things that matter to people to secure 'a good life' in older age and what kinds of opportunities, services and support would enable that?
- What should we expect in the way of care and support from the state and our families as we get older?
- How can we facilitate the involvement and participation of older people as citizens with a valued contribution to make?
- How do we break down age discrimination *and* engage young and old together in order to discuss common interests and the future?

The policy response to population ageing provided the context for two consultation events hosted by the Joseph Rowntree Foundation (JRF) in York and Bradford, in March and June 2009 respectively. Focused around the broad topic of 'Fast forward into the future: creating an age-friendly society', these events aimed to contribute to the JRF programme on long-term care costs and to feed into the review of government strategy on the opportunities and challenges of an ageing society,

initially set out in the DWP's *Opportunity Age* (a key policy initiative around planning for a good life in older age), which was subsequently developed into *Building a society for all ages*.

This report presents the main issues and themes considered by participants who came together at the Carlisle Business Centre in Bradford on 17 June 2009. While many of the same themes emerged at the York consultation event in March, the focus and content of the discussion in Bradford was shaped in particular by its very diverse audience. Over 80 men and women; young, middle aged and older people; and white (British and Irish) and Asian (Muslim, Sikh and Hindi), gay /transgender groups, participants drawn from local campaigning and advocacy groups, Black and Minority Ethnic groups, Youth groups, practitioners, commissioners, local authorities, schools and other statutory and independent sector agencies. Discussions focused on how to create and age-friendly society and best prepare for later life, all participants engaged with each other in conversations that were mindful and respectful of their different perspectives, beliefs and values for a good life in older age.

Each theme was the subject of 40 minutes discussion; facilitators took notes and a brief overview was provided at the conclusion of each session. Additionally, audio-recordings were made of parts of the conversations in each group. Although not comprehensive accounts, they provide a flavour of the dialogue and the way the discussion developed through the particular mix of participants' experiences and interests.

Ageing does not occur in a social and economic vacuum. A common thread running through all the conversations was the shifting social, economic and cultural landscape that was posing new problems in creating and sustaining 'a good life' in older age, not only for those who were old now but also for people in their middle years. This changing landscape was undermining the old certainties that collective action through contributory pension schemes would secure financial security in later life.

Perceptions and views relating to inter-dependence, independence and the appropriate roles of family and state across the generations reflected the diverse cultural and normative beliefs and values of the participants, which were not static but in a state of flux.

While this report summarises the issues that arose in each session, overlaying them and threaded through discussion of specific issues were two different conversations that, in some respects, subverted the focus on older people exclusively:

1. By concentrating on services and support for people in and approaching later life, are we contributing to age segregation in the way we think about provision? And are we taking sufficient account of reciprocal exchanges between old and young over the lifespan?
2. Are the contexts in which people are growing old now not very different for those currently in youth and middle age compared to those who are already old? What does this mean for how we think about planning for the future?

SETTING THE SCENE

Wahida Shaffi, a researcher and documentary filmmaker based in Bradford, facilitated the public consultation event. In her opening remarks, she talked about population ageing – by 2025 more than a third of the UK population will be over the age of 55. Yet, she argued, such a phenomenon should be a cause of celebration rather than a source of fear and anxiety at the prospect of the so-called ‘burden’ this might impose. We are not only living longer but are staying more active and healthy in later life. Furthermore, older people contribute enormously to societal well-being generally, through their active citizenship and through their volunteering activities – 35 per cent of those over 75 regularly give up their free time to care for others.

In setting out the purpose of the event, Sue Collins, a programme manager from JRF, emphasised the high value placed by the Foundation on enabling the voices of the ‘unheard’ to be articulated and listened to by those making the big decisions about our lives – policy-makers and politicians. In line with this commitment, Sue assured participants that the key themes of the conversations would be written up and available to participants; that the deliberations would be fed back to the DWP that were leading on *Opportunity Age*; and that they would be drawn on in the evidence presented by Sue to an All Parliamentary Group at the House of Commons in October 2009. JRF intends to publish a *Viewpoint* paper on Intergenerational Issues in November that will feed into both the DWP and DH social care, support and ageing-well consultations.

CREATING AN AGE-FRIENDLY SOCIETY

There was a strong theme of caring for and caring about people across generations, and this had several aspects:

- Accessibility of services and resources and universal age-based provision
- Different experiences, age segregation/integration
- Critical life events and transitions
- Reciprocity

Accessibility of services and resources and universal age-based provision

For participants in several of the groups and across the age spectrum there was an awareness that facilities for older people to get together varied considerably between localities, whether for socialising, exercise, learning or leisure. For those that were independent and could get out and about themselves, there was less of a problem, but for those who were unable to use public transport or who were reliant on others for transport, locally based resources and facilities were important.

Some mentioned older people feeling more comfortable within environments that were familiar to them and with people with whom they shared similar faith and culture, as, for example, the mosque being used as a centre for older Muslim men.

Further conversations highlighted some of the tensions between a centrally based resource and locally based services, and a dedicated resource for older people and age-integrated provision. While there was a need for more spaces for young and old to get together, it was also recognised that interests differed between generations.

The value attached to social relationships and a sense of belonging with family friends and neighbours, being able to get out and about to meet friends, having interesting, enjoyable and stimulating things to do, being able to be involved as citizens, not being stressed by a lack of financial resources – all matter in later life no less than at other times. Reaching the age of 55, 60 or 65 did not make someone a different person. Some participants strongly expressed the view that existing age-related concessions should be extended and restrictions removed (for example getting rid of the restriction on the use of a free bus pass before 9.30am and allowing free use of cultural activities such as theatres and cinemas).

One of the groups, comprised mainly of young people, asked whether the services provided for older people, particularly those who were very old, were services that they would be happy to use themselves. Several answered in the negative on the basis of their experience of day centres that offered little more than a space to draw people into and a hot meal:

“People were sitting around talking and joking so it was fantastic in that way... But why not more activities and facilities ... things to do that are interesting and creative ... so much more needs to be offered. There are many things that people have not achieved in their lives that they could – would like to do now – we should be enabling that to happen. It’s quite a scary thought for me to think I might end up in a place like that.”

This group also questioned the emphasis within current service provision on doing things *for* older people – for example rather than getting a home help to do the shopping, should older people be shown how to shop for themselves on the internet?

Among those working in, or in contact with, voluntary and local authority social services, there was a view that provision needed improvement. For example, home care was perceived as inflexible in respect of the tasks undertaken. Specific examples given were: home helps not being able to clear the front path of rubbish when children over-turned the dustbin and staff not changing a wet bed because laundry was not on the day’s task list. Among the older participants, a particular focus of concern was access to GPs, which was seen to have become more difficult in recent years. Even so, criticism was balanced with positive experiences:

“Nobody has let us down yet.”

“My granddad has free access to buses and still drives his car – it’s keeping his legs going so why not! It’s a good service.”

Participants felt that, while in Bradford, as elsewhere in the country, there was more reliance on statutory agencies commissioning services from the independent sector; this did not necessarily guarantee greater choice and quality of provision. While some participants embraced this development, there was a sense that the skills and expertise of the independent sector in providing quality and creative services needed to be expanded:

“I think there is a lot of offloading onto the community – there are some fantastic community organisations but others are not challenging or challenged.... They may meet the criteria on paper but will they give their all and deliver a service to the community?”

The general conclusion was that there should be a combination of provision. In strong neighbourhood networks a deep local identity and attachment could create the basis for age-integrated community resources, while central, dedicated resources might offer a broad range of activities to meet diverse interests.

Different experiences, age segregation/integration

A strong theme from the conversations, reflecting the diversity of participants, was that older people varied in terms of their formative experiences and values: people born in 1924 would have grown up in the Depression, participating in some way in the Second World War, with lives altered by the experience. They would therefore not see things in the same way as those that were 65 years old now who had benefited from increased access to education and an overall better standard of living.

Similarly, black and minority ethnic older people had different experiences depending on their migration history and access to economic resources.

And while participants talked about the discrimination experienced by older people generally and among those from black and minority ethnic groups specifically, there were particular and additional forms of discrimination that confronted some older people in getting their needs acknowledged. Specifically here – and the focus of discussion in one of the groups – were gay and lesbian older people. Gay and lesbian older people often found that when they went into residential care they were forced back ‘into the closet’, denying their sexuality because of the attitudes not only of staff but of other residents as well.

Several of the groups questioned the focus on separate facilities for young and older people as both pitting young and old against each other in the struggle for resources and in separating the generations further. It was interesting here that it was often the young people in the groups that suggested there were not adequate resources directed at older people. At the same time, some older people expressed the view that it was right that more resources should be devoted to young people on account of the difficulties and challenges they were facing:

“It worries me all this talk about centres for older people and for younger people – why do we think all the time about separation.... It’s not about hiving things off to the older or the younger – we’ve got to show respect for the younger people and not be doing things in isolation from each other.” (older person)

“Successful communities are those that work together at every level.... We have to look at everyone who needs services. There are too many separate groups for older people.” (older person)

“There are a lot of small centres for the youth but I don’t think I’ve seen any for older people.” (young person)

In a group comprising Asian women of various ages, the loneliness of the older generation was noted, particularly in the context of language barriers that existed for women who had arrived in Britain in later life or who were homemakers and had never been in paid work outside the home. This led to a discussion on the positive value of encouraging older women to come along to the women and children’s centre that some of the participants were involved in, engaging young and old in a shared supportive environment and offering a range of facilities and activities.

In two of the groups, age segregation was seen as being fostered through the increase in new housing developments designed for different age groups: starter homes, apartment blocks for young single people and retirement complexes for those over 55. While at first sight these may bring together people who share common experiences based on age, it also means that there is little interaction between generations on a day-to-day basis beyond the confines of family.

Participants felt that there were common needs across the generations, and that attitudes of respect between young and old were largely developed through understanding what was similar and different in terms of experiences and values. One particular example of how common needs across generations could facilitate joint action relates to public transport. Accessible buses mean ramps, holding spaces for buggies and wheelchairs and privileged seating for those unable to stand, including mothers with young children, older people and those with a disability. Not only should this engender common action between these varied groups, but also respect between people and across generations has to involve recognition of and response to the different needs of individuals, wherever they are encountered:

“We need training and development and a community attitude.... Without that you won't get a community spirit. Why are the attitudes so different? If you haven't got the respect for each other, how can you develop that community ethos?”

Critical life events and transitions

There are particular life events and transition points that pose difficulties for older people and present challenges in accessing support and services. Bereavement following the death of a spouse, onset of a disability or life-threatening illness or medical problems requiring hospital admission, could each involve the need to negotiate through the complexities of benefits and entitlements to services. And it is not simply getting answers to the questions asked but of knowing what questions to ask in the first place.

While more easily accessible information is one solution, the dilemma presented is that it is often at the point of vulnerability that the information is needed. Thus, it is not just information that is required but advocacy and support with problem solving to facilitate its use.

And for older people who do not speak English as a first language, there is the additional difficulty of being heard and understood. Leaflets and information in different languages do not address the problem of communication since people do not necessarily read the language they speak.

The general need then is for a metaphorical (and actual) helping hand through each step of the process, with timely access to translators if required.

Reciprocity

People at both ends of the age spectrum were seen to offer much to each other and a major theme of the conversations within several of the groups was the upward and downward flow of support between generations and across the life course. One facet of this theme is recognising the reality of the lives of many older people, that they are as much providers as recipients of support and care. The other is about understanding the cultural differences that exist between groups in terms of the values and expectations attached to caring for older people within the family.

Among the young Muslim participants of Pakistani heritage was the strongly articulated belief and expectation that it was 'taken for granted' that they would

support their parents and grandparents at the point when they could no longer care for themselves; this was not perceived as a 'burden' but rather as 'payback' for what the older generation had done for them in early life:

"... I do see myself in the future looking after my parents ... my parents brought me up – they have spent their lives looking after me ... you have to give something back to them when they get older and need help. I take for granted that's what I would do." (young man)

"Same here ... they're always [my parents] looking after me. When they get old, it is our time to look after them. We have to do it.... If we don't we should be ashamed of ourselves if we did not do that." (young man)

"I recently got married and I live next door to my parents to be able to help them when they need it ... for us, the first point is the family...." (young man)

Linked with the value attached to inter-generational support was the perception that older people from other communities living on their own were very lonely, and that cultural values held by minority ethnic groups were a major resource:

"My dad has a shop and a lot of older people – white people – come in and they seem lonely." (Pakistani teenager)

"Culturally we are better placed ... my parents ... I look after them – they looked after me – so my father never has to put his hand in his pocket." (Pakistani young man)

And yet, as the conversations developed, it became clear not only that the expectations around the flow of support to the older generation varied between faith and ethnic groups, but that expectations were subject to re-evaluation. In part, these flow from wider socio-economic changes – young people moving away for work opportunities elsewhere, others finding it hard to find work and not being in a position to care for parents.

For many of the white older people, geographical mobility meant that they did not have access to family locally; this was a pattern that was likely to be replicated in other communities as a result of searching for work. However, use of the internet and email has expanded opportunities for communicating with children and grandchildren across the globe. Among these older people and those in their middle years there

was an expectation that they would be *cared about* but not necessarily *cared for* by close family:

“We don’t take it for granted ... but then families are in all parts of the world now.”

There were also differences in the post-migration experiences of different ethnic groups. As illustrated by several Sikh older women, their post-migration experiences had shaped their attitudes and behaviour regarding the flow of support between generations. A strong work ethic since arriving in Britain had engendered a fierce independence, which they carried into older age. However, mixed with considerable pride that they continued to provide material and financial support to adult children was the sense that young people were more interested in enjoying life in the here and now than in working with an eye on the future.

The pattern of volunteering among older people that Wahida had referred to in her introduction was also reflected in the experiences of many of the older participants. It is also notable that for some of them, loss, through for example the death of a partner, was the trigger to get involved in community and advocacy groups, while for others it was the continuation into older age of long-standing community activism.

Although volunteering as a focus of expanding opportunities for inter-generational exchange was a theme from many of the groups, there were also concerns. It was argued that reliance on volunteers could be seen as substituting for paid workers and as a cheap option. Yet in the current economic climate young people were finding it increasingly difficult to find jobs. One proposal was that volunteering could be re-badged as *community service* and formal recognition given to it for potential employers through credits on completion from the local authority.

Specific suggestions for breaking down barriers between young and old included the following: older people’s champions could be recruited among the young and conversely youth champions from older people, so each could see things through the eyes of the other; young people could be involved as ‘befrienders’ in a voluntary capacity to older people; older people could act as mentors to young people, particularly regarding employment and education or even in making choices about pensions.

PREPARING FOR LATER LIFE

As with the first broad theme of creating an age-friendly society, views and experiences around preparing for later life were shaped by the participants' life stages and the socio-economic context in which planning for later life was taking place.

Older participants

In the conversations about financial planning, among those who were older and retired for some years, two issues dominated:

- the importance of early preparation, both in terms of financial planning and seeing retirement as a new phase in their life that also required work;
- managing on a fixed income, particularly in the context of increased life expectancy.

The older participants felt that employers should take responsibility for providing more extensive information and support to staff, and also that schools should place greater emphasis on financial planning and on options and choices around managing health, well-being and community engagement over the life course as a whole. In this way, the focus would be on planning for a whole life, not just for the next steps in education and getting a job.

Among participants who were now in their late seventies and eighties, those born pre-Second World War, the dilemma was of being forced to retire having reached 60 or 65, irrespective of their capacity to continue working. For women, the pattern was often of a long period of part-time work while children were growing up, and then possibly of full-time work when their children were older, which meant that their income in retirement was dependent on their partner's income.

Older participants who had been retired for some time talked about different aspects of the challenge of managing on fixed incomes. Not only had they experienced a significant drop in their income on retirement, but living longer also meant that they were confronted with replacing major items of expenditure (such as cookers, washing machines, fridges) several times in retirement, or with carrying out major repairs or maintenance of property that their limited income and savings did not allow for, or at least made it very difficult to do. Similarly, costs of the necessities of daily life – heating, lights and telephone – were increasing at a pace that had considerably overstepped the value of and return on pensions and savings. The practice of utility

companies increasing standing order payments – without discussion and consultation – falls particularly hard on those living on a fixed income:

“The longer you live the bigger the gap between your pension and what others get increases and you fall further behind at a time when you are getting to a point when often you need more.” (older woman)

Ageing in place, in the sense of remaining within the same locality as you got older, did not emerge as a strong theme. Where it was raised was in the context of the expectation that you would move home in older age, for example a move from a more rural locality to an urban centre to be nearer services and support in anticipation of the time when you could no longer drive; from the inner city to the suburbs that were seen as safer and more salubrious environments; or from Britain to your country of origin (Pakistan or Bangladesh) to draw on support from extended family. Among those who anticipated such a move, one issue causing resentment was that pension entitlements were paid at the rate pertaining to the country to which they moved and not at the rate prevailing in the UK.

Middle years, or the ‘sandwich’ generation

Those in their middle years were preoccupied by different concerns, namely that:

- financial planning was no longer a matter of depending on pension provision, whether state or work-based contributory pension schemes;
- what lay ahead was the prospect of continuing to work into older age by necessity and not through choice. If early retirement had been an option for the previous or current generation of those moving into older age, it no longer existed for those in their middle years.

Among those in their early to mid life, a strong theme that emerged was the lack of trust in collective provision through pension schemes, whether state or occupational. While the state pension was viewed as too low to manage on, the prospect of securing a good occupational pension was met with increasing scepticism.

Participants drew on personal experience and knowledge of public scandals as illustration of their scepticism: how some employers had betrayed the trust of workers by siphoning off pension contributions; how others were going bust in the current uncertain economic climate:

“How can we trust that the money we put into pensions will come back to us in retirement?”

“When I see what the trend is ... when I first started working and I saw that the people who retired had a good pension, they could afford to live on it ... they had a good way of life. I’m in a pension scheme and like a lot of schemes now I don’t know if I will be able to get my pension out of it and I’m worried.... I’ve worked all my life and I’ve made my contributions but as far as my old age goes, it’s my biggest worry.”

For several participants, planning for the future was now about relying on individual and family-based solutions, for example investing in property as a source of income in retirement:

“When I had my first child I started thinking about that – I don’t personally have a pension – I don’t believe in pensions. I thought the best thing was to buy assets with an eye on growth and I bought a couple of properties. Hopefully when I retire I should be able to cash in on those. I’ve taught my children to do the same.”

“Yes my decision was to invest myself – I don’t trust pension schemes.”

However, reliance on individual solutions also had an edge of uncertainty about it in the ‘credit crunch’:

“But there will also be lot of people ... that have invested in property for retirement and are now currently in negative equity ... with the hope that in 10 or 20 years time it will be better – but what do we know?”

The dilemma for these participants was also that if people in their age group were taking responsibility for their own income in retirement through investing their income today, it meant that they were sacrificing an optimal standard of living based on current income and wealth and that their standard of living was much lower than might be anticipated based on their earnings. Further, if people were making arrangements that worked for them as individuals, what would that mean for those who did not have the financial means to invest in property or to build up savings? Individual solutions could increase inequality and undermine the principle of collective provision. For some participants, the emphasis placed on private pensions to ensure a good income in retirement and the reduction in the value of the state

pension to which everyone contributes has already increased the division between the 'haves' and the 'have nots'.

While early retirement might have been possible for those born during and in the early post-war years, that possibility is not viewed as an option for those now in their middle years and younger. Increasingly, the issue for those in their middle years is not just that the option of retiring early has been closed off to them but that they face the prospect of having to work longer and longer, irrespective of capacity. An office worker could contemplate continuing in work past 65, but what about someone in a job that required physical strength?

“What is it they call them now, Saga louts – the generation that could afford to retire early – but that has generally come to an end now – I certainly don't expect to be able to take early retirement – I fully expect to be working until I'm 65 or longer – people of my age don't see themselves as retiring early – we don't have the benefits for that. I'll be lucky if I can retire at 65. If you're healthy in older age I can actually see the benefits of that – but it is if you are able.”

Older people who had retired raised an issue relevant to the different experiences of people across the generations. Whereas those in their middle years were now confronted with supporting their children financially through education, including tertiary level education, while simultaneously supporting parents, these older people had at least been able to rely on the state to enable their children to go to university. Now young people leaving university and their parents have been saddled with a level of debt that would have been impossible to contemplate when the older retirees were younger. The challenge for this 'sandwich generation' of those in their middle years was described as follows:

“I've both kids and parents to support ... how can I save for my retirement?”

Younger participants

For young people, planning for later life was not a salient issue – retirement was too far in the distance to be of central importance to them. Their fears and hopes centred on the prospect of continuing in education and/or getting a job, and both options were imbued with uncertainty:

“I'm starting to live for the day – I'm not interested in planning for the future.”
(young man)

In summary, the changing social and economic context was viewed as undermining the principle of collective provision and preparation for retirement, as people invested their money by other means. Simultaneously, the ageing of the population was also raising the prospect of a dwindling workforce to create the wealth to sustain those in retirement.

POLICY IMPLICATIONS AND CONCLUSIONS

A good life in older age

- Older people want the same things as everyone else: opportunities for social relationships, engagement in valued and meaningful activities, a secure income and the chance to participate in and contribute to the community and civic society more broadly.
- Many older people make an enormous contribution within families and within communities – participants described a pattern of resource exchange between generations as more often flowing down, from old to young over the life course.
- Older people place overriding importance on the value of inter-dependence, or a negotiated ‘independence’ in the sense of not being a ‘burden’ on families.
- Recognition and understanding of cultural differences as well as the fact that these are not fixed in time means that we need to explore how services can enable family support to be sustained while being sensitive to changing expectations and capacities of families to provide care.
- What older people value as contributing to ‘a good life’ does not change because of chronic illness or a disability. The issue then becomes how services and support can provide opportunities for sustaining engagement in social relationships and valued activities. Services should be about ‘sustaining a good life’ and not just about meeting basic needs.
- There are points of transition and difficult life events that place particular demands on older people. At such points, people need accessible information that is aimed at both helping them to resolve problems and provide opportunities. In this respect, the provision of information is intimately linked

to advice and advocacy, reflecting the fact that people may not necessarily know the questions to ask to get the answers they require. An empowering approach to information services starts from recognising that older people have considerable life skills to resolve their own difficulties, but may require an extra bit of help to have the confidence they are doing the right thing, particularly in crisis situations or when they are more vulnerable.

Changing lives and expectations

- The tenor of the conversations keenly reflected current economic uncertainties. Among young people, their immediate concerns centred on finding and getting a job.
- For those in their middle years, they anticipated extended working lives, which was viewed as less about choice and more about economic necessity. They viewed themselves as sandwiched between generations – between supporting adult children who required ongoing financial assistance through education, and parents who also needed some help *but* who were also sources of help themselves. They were also afraid of what they could expect in terms of income in retirement.
- Uncertainties about planning for retirement have been exacerbated by the current economic recession, increased reliance on occupational pensions and the shift towards defined contribution pensions where benefits depend on the financial markets. If trust and confidence in collective pension provision is not to be eroded, there must be a much clearer and explicit statement of government guarantees in respect of pensions.

Inter-generational solidarity

With different voices, from different perspectives and across varied contexts, a strong theme articulated in this event was about the significance and value placed on inter-generational solidarity.

- The content and tenor of conversations revealed the complexities of direction and flow of support between generations at odds with the stereotype of older people as 'burdens'. There must be both integrated and segregated solutions to create an age-friendly society.

- Young and older people must have more opportunities to meet to consider joint futures. It is currently taken for granted that they are cut off from each other, except in the framework of family life. Bringing people together – representing different interests and across generations, ethnic groups and gender – poses different kinds of questions, and enables creative solutions to be considered. Can we move beyond simply thinking about extending working life to exploring how work can be shared between young and old, and how flexible working arrangements might enable those who want to continue working to do so while simultaneously providing mentoring opportunities for younger people?