

TRENDS AND ISSUES

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PROMOTING WORKPLACE LONGEVITY AND DESIRABLE RETIREMENT PATHWAYS WITHIN ACADEMIC INSTITUTIONS

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EXECUTIVE SUMMARY

During the fall of 2010, researchers from the University of Iowa conducted a survey of a nationally representative sample of higher education institutions, interviewing 187 human resource specialists (HR specialists) from academic institutions across the United States. The purpose of this survey was to collect information on attitudes, wellness programs, counseling services, and role accommodations for aging employees and identify retirement pathways offered to faculty and staff.

Results indicate that the majority of HR specialists held positive attitudes toward aging workers. However, less than 5% identified issues pertaining to aging faculty and staff as a top institutional priority. Nearly three out of four HR specialists indicated their institutions offered wellness programs, but a smaller proportion offered wellness programs more relevant to aging employees. The most popular retirement counseling programs dealt with the financial aspects of retirement while fewer efforts were made to address the non-financial aspects of retirement, including the family, social and psychological dimensions of retirement planning. Compared to wellness and counseling, institutions were less engaged with providing workplace accommodations such as ergonomic workplace adjustments or flexible scheduling.

Survey responses indicated that the most common retirement pathway offered to faculty and staff was to facilitate individual retirement and then rehire individuals on a temporary or part-time basis (retire and rehire). Early retirement options were offered by 66% of all institutions and the least common pathway was phased retirement, offered by only half of all the institutions.

There was little correlation among programs and retirement pathway offerings. Institutions that rated highly on wellness programs or retirement counseling services did not always offer a variety of retirement pathways. Instead, most universities and colleges appeared to pursue a piecemeal approach toward accommodating and transitioning aging employees; their efforts more often were developed in response to an immediate demand rather than in pursuit of a strategic plan.



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This lack of planning continues despite evidence that the academic workforce is aging at a faster rate than the U.S. workforce as a whole and that expenses related to an aging workforce assume increasing portions of the largest budget line-items (salaries, benefits) at most academic institutions (Sugar et al., 2005, Feinsod & Davenport, 2006).

What distinguishes the institutions that have responded to the challenges and opportunities presented by the aging workforce? One feature is campus leadership committed to addressing the aging workforce. A second distinguishing feature is the allocation of administrative and financial support to staff that develop and coordinate campus activities. Based on our findings, it appears both of these factors need to be present to achieve successful outcomes; both institutional leadership and staffing resources are necessary for developing high-quality workplace and retirement options.

We supplemented our analysis of the national survey with focus groups and key informant interviews. From these we learned that once good leadership and staffing are secured, an institution can develop a variety of approaches to promote workplace longevity and facilitate viable retirement pathways. Once started it appears that institutions create several unique, locally defined responses to the challenges and opportunities presented by the aging workforce.

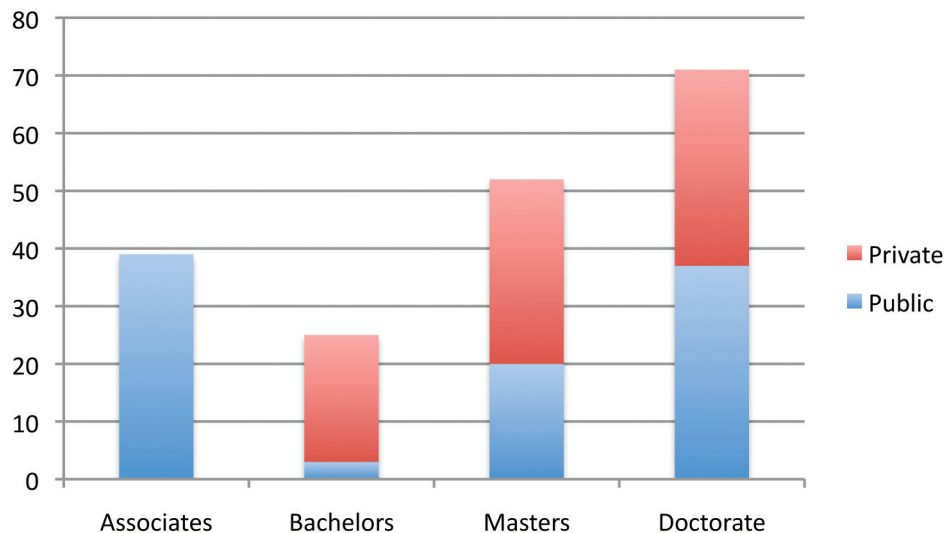
Focusing on the development of programs that promote workplace longevity and provide employees with information that aids their retirement decision-making will go a long way toward maintaining healthy and engaged employees who pursue more predictable retirement pathways. Promoting workplace longevity and facilitating viable retirement pathways will aid academic institutions in finding long-term solutions to their most pressing financial and staffing challenges.

INTRODUCTION

During the fall of 2010, the University of Iowa Center on Aging (CoA) and the University of Iowa Social Science Research Center (SSRC) conducted a point-in-time survey of 187 human resource specialists (HR specialists) from a sampling frame of 885 academic institutions (doctoral, master, baccalaureate, and associate) across the United States. The purpose of this survey was to collect information about academic institutions' efforts to promote workplace longevity and create viable retirement pathways for faculty and staff. Our objectives were to: (a) assess HR specialists' attitudes toward aging employees, (b) identify those universities and colleges that have developed wellness programs, counseling services and workplace accommodations most critical to workplace longevity, and (c) to identify the types of retirement pathways that are accessible to aging employees. We also analyzed how these programs and pathways corresponded with workforce participation and retirement. Our goal was to use these findings to highlight how wellness programs, counseling services, and workplace accommodations can contribute to workplace longevity, and how different types of retirement pathways can lead to predictable and desirable workplace exit patterns.

This work is important. Academic institutions employ a disproportionately higher percentage of persons age 55 and older and are on the forefront of the workforce challenges presented by the aging American population. By identifying trends and best practices associated with workplace longevity and viable retirement pathways, the results of this study can be translated into value-added programs and services for academic institutions across the country. Moreover, given that many academic institutions constitute their community's largest employer and assume a critical role in local economies (Garrido-Yserte and Gallo-Rivera, 2010), understanding how institutions elect to replace, retain, and retire aging workers will be of great interest to the leadership of these local communities. Last, knowing more about the programs and pathways offered by universities and colleges may provide valuable insights for other large organizations across the country that face similar challenges presented by a rapidly aging workforce.

**TABLE 1
INSTITUTIONS REPRESENTED BY SURVEY RESPONDENTS**



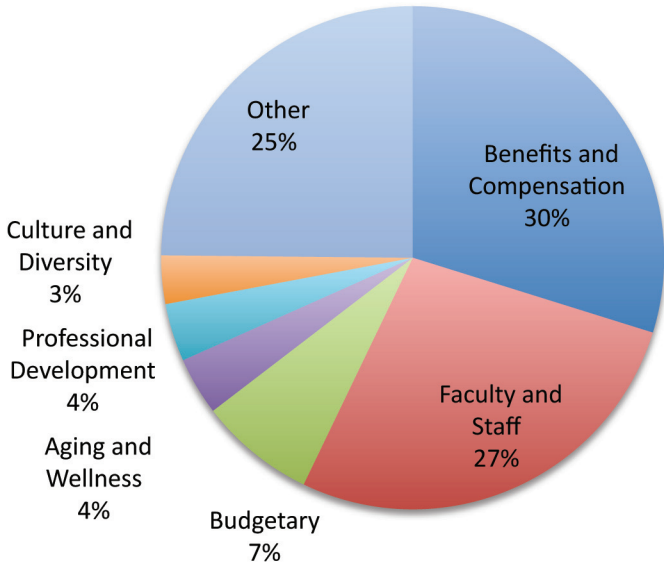
ATTITUDES ABOUT AGING EMPLOYEES

The majority of HR specialists appeared to hold positive attitudes toward aging workers: 4 out of 5 HR specialists indicated their institutions were doing a “good job” addressing issues most pertinent to aging employees and reported that their institutions valued the development of programs and services for aging employees.

However, when responding to more pointed questions, the positive attitudes toward aging employees dissipated. For example, when asked if aging employees were important to retain, 66% of the HR specialists provided a neutral response and only 1 out of 3 HR specialists indicated their institution was “above average” or “among the best” when asked to compare their efforts to those of peer institutions. The overwhelming majority of HR specialists (92%) revealed they did not have any affiliation with professional organizations focusing on issues pertaining to the aging population. On the individual level, only 1 out of 4 HR specialists had completed some type of training about aging employees such as attending a seminar on age discrimination or retirement benefits programs, and 7 out of 8 HR specialists had no personal experience taking care of an aging parent.

When asked to list the top three institutional HR priorities, the respondents identified “benefits and compensation,” “staff recruitment and retention” and “budget management.” Less than 5% identified issues pertaining to aging employees as a top priority—despite the fact that financial (salary and benefit) obligations to aging employees constitute a growing proportion of the largest line items in university budgets. It is an open question the extent to which the attitudes held by people in key institutional roles affect the development of workplace longevity and viable retirement pathways.

**TABLE 2
INSTITUTIONAL HR PRIORITIES**

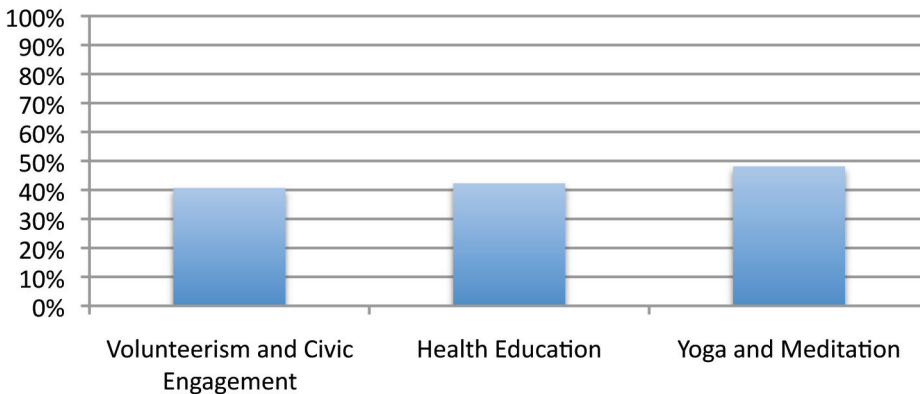


WELLNESS PROGRAMS

HR specialists were asked if their institutions offered wellness programs in general, as well as wellness programs more relevant to aging employees. They also were asked about institutional communication efforts, evaluation, and development of these wellness programs.

Nearly three out of four institutions surveyed (72.5%) offered wellness programs for all employees, but a smaller proportion offered wellness programs that could be considered more relevant to aging employees (e.g., providing health education, civic volunteer opportunities, and classes geared toward older participants, demonstrated below).

**TABLE 3
PERCENT OF INSTITUTIONS OFFERING WELLNESS COMPONENTS**



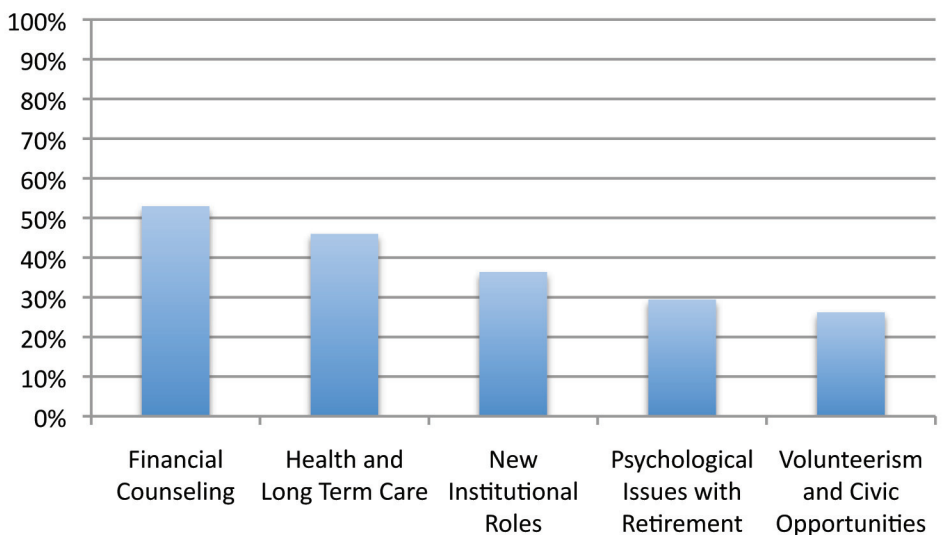
HR specialists indicated their institution engaged in a variety of communication strategies about the wellness programs, including orientation upon hire and providing information in employee handbooks, institution newsletters, websites and electronic mails. However, very few (less than 10% of those who offered programs) evaluated the impact of wellness programs on aging employees. Among those that did, wellness programs were strongly tied to increased productivity, fewer number of sick days, and fewer disability claims. The majority of HR specialists reported a lack of institutional interest in developing or expanding wellness programs for aging employees, largely because of the lack of staff and financial support rather than a lack of motivation or interest in doing so. Some indicated there was a reluctance to do so because of the institutional interpretation of age discrimination laws.

COUNSELING SERVICES

HR specialists were asked if their institution offered employee counseling services in general, and if the institution offered services more relevant to aging employees. They also were asked about communication strategies, evaluation, and development of these services.

More than 80% of all the HR specialists indicated their institution offered counseling services to all employees (e.g., skill development, avoiding or dealing with job burnout, coping mechanisms) and about 65% of these institutions offered counseling services that could be considered salient to aging employees. The most popular of these offered counseling about the financial aspects of retirement—income and savings as well as health and long-term care insurance. Fewer institutions offered counseling services about the non-financial aspects of work and retirement such as educating employees about other jobs within the institution, bridge jobs, volunteer opportunities in retirement, and psychological aspects of leaving the workforce. Prior research (Maestas, 2010) suggests that non-financial aspects of retirement, including role transitions and fear of being “cut off” from professional roles, assumes a major role in retirement hesitancy and delay especially for college faculty.

**TABLE 4
PERCENT OF ALL INSTITUTIONS OFFERING TARGETED COUNSELING**



As with wellness programs, HR specialists indicated their institution engaged in a variety of communication strategies about the counseling services. These included orientation upon hire, and providing information in handbooks, newsletters, websites and electronic mails. However, very few (less than 10% of those who offered services) evaluated the impact of counseling services. Among those that did, counseling was strongly tied to increased retention and half of the respondents indicated that the services helped individuals learn about other jobs in the institution, learn about (and use) workplace accommodations, and make decisions about retirement. Also, many HR specialists indicated their counseling services actually were being offered by retirement plan vendors, not the institution, and were limited to financial forecasting.

Finally, HR specialists reported that the lack of institutional staff and financial support was the largest impediment in developing or expanding counseling services for aging employees. This was especially true among HR specialists from institutions that had not yet developed any counseling services (financial and non-financial) for aging employees.

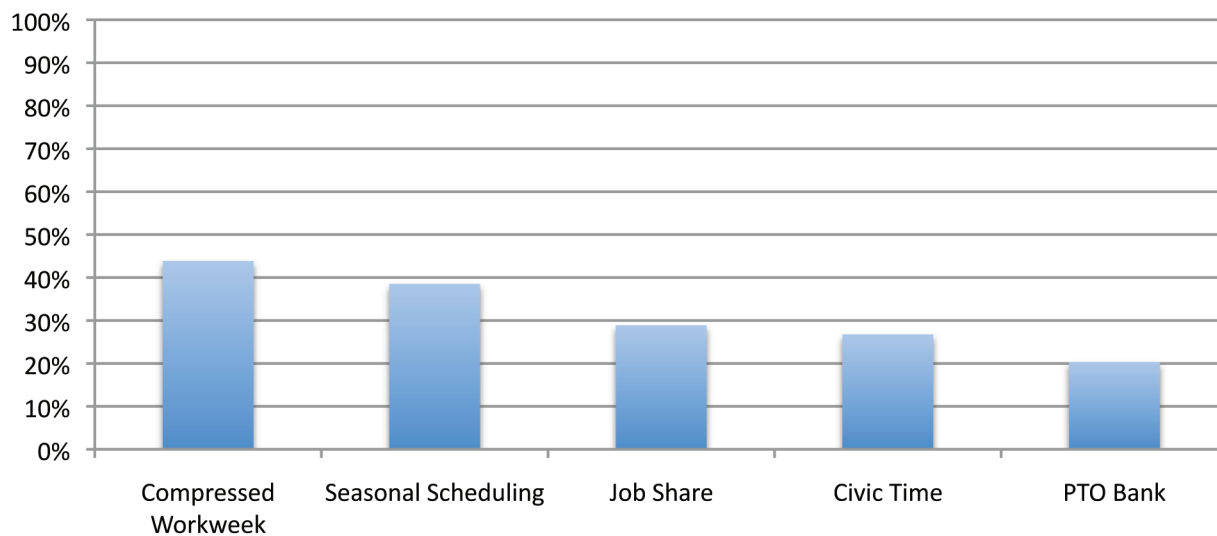
WORKPLACE ACCOMMODATIONS

HR specialists were asked if their institution changed retirement benefits in the last year, if their institutions offered workplace accommodations, and if any of the accommodations were more relevant to aging employees. They also were asked about communication strategies, evaluation, and future development of workplace accommodations.

Overall, 35% of HR specialists indicated their institutions had changed retirement benefits in the past year. For those that did make changes, most cut back the institutional contributions to individual plans while others developed or cancelled contracts with companies that administered retirement benefits. Our respondents’ comments indicated that reducing contributions was seen as a one-time, temporary response to budget challenges caused by the recent recession, and switching vendors was a way to reduce administrative costs. There was little indication that reducing institutional contributions would be a permanent solution.

Compared with wellness program and counseling services, the institutions appeared to be less involved with offering workplace accommodations. Most institutions (60%) did offer telecommuting and gradual returns after extended leave, and nearly half offered benefits to part-time workers and a compressed workweek (e.g., working 10 hours over four days). However, much less than half of HR specialists respondents reported their institutions offered accommodations more pertinent to aging workers such as seasonal scheduling, job sharing, civic time, and accumulating or banking paid time off.

**TABLE 5
PERCENT OF INSTITUTIONS OFFERING VARIOUS WORKPLACE ACCOMMODATIONS**



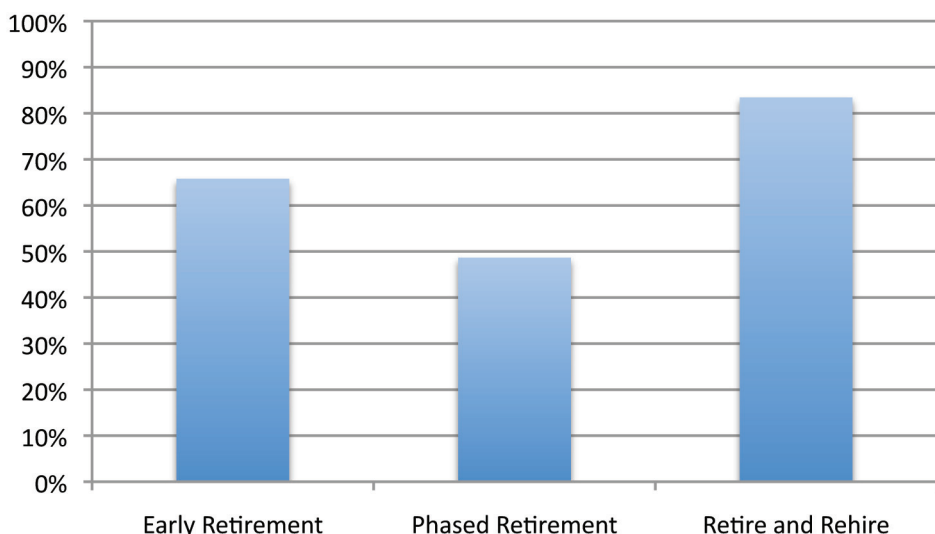
Less than half of the HR specialists indicated their institution communicated information about workplace accommodations. When it happened, information was communicated as a part of job orientation and in the employee handbooks, or as the result of an employee-initiated conversation with a department chair or HR representative. Fewer institutions actively communicated information about accommodations through newsletters and electronic mails. The HR specialists reported that less than 10% of all eligible employees used a workplace accommodation.

RETIREMENT PATHWAYS

HR specialists were asked about the different types of workplace exits (retirement pathways) offered by their institution. They also were asked about the incentives and constraints associated with each type of pathway, and the extent to which these pathways were offered to different types of employees.

Besides facilitating a move from full-time work to full-time retirement, the most common (over 80%) retirement pathway offered to faculty, staff and other employees was to facilitate individual retirement and then later rehire individuals on a temporary or part- time basis (retire and rehire). Early retirement options were offered by 66% of all institutions, and most of these had an age limit on when the path could be taken. The least common pathway was phased retirement, offered by only half of all the institutions. Moreover, phased retirement was a pathway that was more likely to be offered only to tenured faculty rather than to all employees. In contrast to the retire and rehire programs, HR specialists indicated that early and phased retirements included benefits in addition to a salary but only 33% indicated they provided additional financial incentive to encourage aging employees to participate. Financial incentives for early retirement were offered in response to addressing a budget crisis rather than as a proactive exit strategy.

**TABLE 6
PERCENT OF INSTITUTIONS OFFERING VARIOUS RETIREMENT PATHWAYS**



Formal communication strategies for these different retirement pathways were less developed compared to wellness programs, counseling services, and workplace accommodations. HR specialists indicated conversations about retirement were predominantly left to individual employees and their departmental leadership. The pervasive disuse of viable pathways points to a possible lack of institutional support.

INSTITUTIONAL DIFFERENCES ACROSS PROGRAMS AND PATHWAYS

We asked the HR specialists to rate their institutions across a number of different factors considered to be indicative of a “best practice” relative to aging employees (e.g., offering counseling services about the non-financial aspects of retirement). We also rated the institutions by counting the total number of programs, services, accommodations and retirement pathways that were offered by the institutions.

Fewer than forty percent of the HR specialists reported that their wellness programs, retirement counseling services, and workplace accommodations were “above average” or “among the best”. These results are notable because when individuals are asked to compare themselves to someone else, they typically present a positive response bias. In this

case, we were expecting to see higher percentages of HR specialists indicate their institutions were “above average” and “among the best.”

We also rated the institutions by totaling the number of targeted wellness programs, counseling services, and workplace accommodations offered by the institutions. Fewer than twenty-five percent of the institutions received scores that placed them in the “among the best” and “above average” categories for wellness programs and counseling services; fewer than 10 percent of the institutions’ workplace accommodations were rated in the highest categories.

We also rated the institutions by the number of retirement pathways available and the extent to which they were offered to different types of employees (e.g., faculty, staff). Our results indicated that only 12 percent of the institutions were “among the best” and “above average.”

When compared to the self-ratings, academic institutions appeared to be doing even worse (not better) in promoting workplace longevity and viable retirement pathways. Moreover, we found little correlation among the institutions that were “among the best” across the different categories. For example, institutions that rated themselves highly on wellness programs or scored highly on the number of retirement counseling services or workplace accommodations did not necessarily offer an extensive number of retirement pathways. Universities and colleges that excelled in one area did not necessarily excel in others. This suggests that most institutions adopt a piecemeal approach to accommodating and transitioning aging employees; responding to specific, immediate demands without thinking about the larger environment facing employees (in terms of maintaining productivity and orderly retirement transition) or the institution (in terms of rising costs, lower productivity, and untimely/unplanned exits).

IMPACT ON WORKPLACE PARTICIPATION AND EXIT

We hypothesized that the amount of institutional programming, defined by the extent of workplace longevity and retirement pathways, would be related to institutional characteristics. In particular, we empirically tested if the amount was related to the type of institution (public, private), the size of the campus, total number of employees, the endowment and other indicators of financial resources, geographic location, proportion of employees over the age of 55, and HR specialists’ attitudes toward aging workers.

Our statistical models indicate that the overall size of the institution and the ratio of tenure to non-tenure track faculty were associated with the quality of programs and pathways. Larger institutions and those with more tenured and tenure-track faculty had established a wider array of programs and retirement pathways for their aging employees. This may reflect how larger institutions have established HR programs and also have a unionized faculty body who are involved in the development of programs and services.

We also hypothesized that the exit of aging employees, measured by the number of retirees in a given year, would be impacted by the availability of wellness programs, counseling services, workplace accommodations, and retirement pathways. We tested these hypotheses by measuring how many employees elected to retire in the past year and analyzing the associations with the numbers of programs, services, accommodations and pathway options.

Our results indicated that the number of employees who moved into full retirement was related to the geographic location of the institution as well as the availability of wellness programs and workplace accommodations. Relative to institutions in the Midwest, employees from institutions in the Northeast were more likely to enter full-time retirement. Also, employees from institutions with a greater number of wellness programs were more likely to enter full-time retirement. Perhaps those living in the Northeast were more eager to move from their place of full-time residence, and those working at institutions with a greater number of wellness programs were healthier and eager to move into full-time retirement.

THEMATIC AREAS

PATTERNS IN WORKPLACE LONGEVITY AND RETIREMENT PATHWAYS

Our examination of wellness programs, counseling services, workplace accommodations, and retirement pathways for aging employees in 187 academic institutions provides a comprehensive, novel, and empirically representative analysis of academic institutions across the United States.

We found few institutions that were actively engaged in a comprehensive effort to promote workplace longevity and viable retirement pathways. The majority of academic institutions have not developed a strategic plan to address the challenges and opportunities presented by aging employees—this despite the fact that the academic workforce is aging at a faster rate than the U.S. workforce as a whole, and significantly inflating salaries and benefits at most academic institutions.

The HR professionals we surveyed were well aware of the issues presented by the aging workforce but perceived an overall lack of institutional support for developing a more systematic and comprehensive strategy directed toward aging employees.

Indeed, the strongest evidence for a lack of institution-wide interest in aging employees is reflected by the priorities. While benefits, staffing and budgetary challenges were identified as the primary concerns at most academic institutions, few HR specialists reported that meeting the needs of aging employees was a top priority. We found this notable since an aging workforce is a primary contributor to each of the more widely reported priorities; aging employees consume a higher proportion of benefits, aging employees play a critical role in opening up new jobs (when they retire in a timely fashion) and re-staffing others (when they are offered new roles through retire and rehire programs), and budgetary challenges are largely driven by the obligations to aging workers (Sugar et al., 2005; Feinsod & Davenport, 2006; Chronister, 1997; Clark, Ghent, & Kreps, 2001). Academic institutions appear to be missing this link; leadership may not be fully aware of the impact of population aging nor recognize the need for a formal strategic response.

We also observed a lack of institutional effort to develop or expand targeted programs for aging employees. While staff are dedicated to addressing benefits, staffing, and budgetary needs, there is a lack of staff capacity to determine how aging employees influence these matters. Without dedicated staff, wellness programs and counseling services remain undeveloped.

Academic institutions appeared to be even less involved with offering workplace accommodations to aging employees. Human resources specialists generally have left such activities to individuals and their departments to administer on a case-by-case basis. This can be problematic for academic institutions given the strong link between accommodations and continued, productive workplace engagement.

Arguably, one reason for the lack of accommodations is that academic departments derive few, if any, of the financial benefits for financing such accommodations. Interviews and focus groups revealed that many departments also have considerable difficulty developing the sort of staffing resources needed to fill variable scheduling and other options because the college or university provides no coordinated, centralized database to pair employees' workplace accommodation requests. This lack of coordinated support is a key barrier to accommodating aging employees and fostering smooth and successful transitions out of the workforce.

Other than leaving the workforce entirely, the most common retirement pathway offered to faculty, staff and others is to facilitate individual retirement and then rehire individuals on a temporary or part-time basis (though based on our survey response this option is not necessarily used as much as it is available). Offering early retirement is less commonly found in our data, and sometimes used in response to budget crisis rather than a proactive exit strategy. The least common pathway is phased retirement, most often offered to tenured faculty on an individual basis with few financial incentives—even though the long-term financial gains associated with the exits of many senior employees, faculty and staff alike, are considerable.

Besides having a variety of retirement pathways, we found that retirement benefits – especially health insurance – have an impact on individuals’ retirement decision-making process. The top performing institutions offer robust, well-planned retirement health insurance options, even if they were not covering the entire cost. Conversely, if traditionally aged retirees were not offered options for insurance secondary to Medicare, this complicated an individual’s retirement decision-making and ultimately may delay pathway entry. This is in spite of the fact that offering insurance secondary to Medicare and fostering an orderly transition into retirement is certainly more economical than having employees “hang on” and keep their jobs (at full wages and benefits) because there are no insurance options.

NEED FOR MORE PROGRAMS AND SERVICES

There is strong support among survey respondents to increase efforts to offer financial and non-financial retirement counseling services (e.g., life counseling). This might occur by developing on-campus retirement fairs or by bringing counselors in from retirement benefit plans such as TIAA-CREF. Other ways to support institutional development of these counseling services would be to support a lecture series that employees could attend as lunch-and-learns, or develop literature such as a retirement checklist that can be included in employees’ financial statements or on an institution’s web page.

While HR specialists expressed interest in such improvements, there are few models to follow. Even among the most highly rated institutions in our survey, few HR specialists reported they were meeting the full set of best practices that are available to address aging employees. If more institutions are going to implement programs and services that aid employees in planning for and embarking on a successful retirement pathway, they will need some guidance and support in creating a strategic plan.

HOW TO MOVE FROM GOOD TO GREAT

The leading institutions have prioritized efforts to promote workplace longevity and facilitate retirement pathways, and then appointed staff who have the content knowledge and skill set to define and respond to the multiple issues presented by an aging workforce. More specifically, institutions that were rated highly tended to have a member of the benefits office taking an active role in this area. This person may have been employed on a part-time or full-time basis. Some of these persons had background in aging studies, expertise in wellness, or had recently experienced retirement. These individuals tended to understand the “big picture” of retirement issues, including succession planning in academic institutions and the economic impact of retirement. When talking to these individuals, we found they tended to be “tuned in” to the issues facing the aging workforce and emphasized how much more they could be doing instead of defending their institution’s current policies and programs (or lack thereof), or claiming their institution was doing enough already.

Lower-performing institutions were not as likely to have even developed a strategy for addressing the challenges of an aging workforce, nor were they as engaged in a comprehensive communication program about what programs were being offered to aging employees. Some schools had implemented a number of programs, only to fall short in communicating to employees and staff in ways that increased their engagement. At such schools, there was no apparent interest at the highest level of the organization. Without institutional leadership, the HR specialists are less likely to act.

Other HR specialists indicated that they may be held back from taking action because negative attributions could be made that they are “pushing out” older employees. They also hold back because of the perceived legal risks that targeting aging employees with workplace longevity programs and retirement pathway options is the same as engaging in age discrimination.

Such reluctance among HR specialists to engage might be addressed through an institution-wide discussion of the problems and challenges presented by the aging workforce, and a commitment from institutional leadership to support their development and dissemination of best practices in workplace longevity programs and retirement pathways.

What separates a good institution from a great institution? The first component is campus leadership committed to addressing the aging workforce. The second component is having campus leadership allocate administrative and financial support to staff who can develop and coordinate campus activities. Neither of these can achieve a successful outcome without the other, as both institutional leadership and staffing resources are needed. Some examples of successful strategies included sharing a full-time programming employee among a family of colleges, adding a part-time equivalent in programming to another position, or hiring a full-time wellness and retirement coordinator. In each case, the cost was offset by the visible improvements to campus wellness and retirement preparedness. Once leadership and staff are in place, the institution will pursue a variety of workplace longevity programs and viable retirement pathways.

CONCLUSION

The conclusions to be drawn from this study are:

1. The role of institutional leadership and dedicated staffing in addressing issues pertaining to aging employees is critical, leaving such matters to individual employees and their immediate supervisors leads to inconsistent outcomes.
2. Institutions should address attitudes about the aging workforce and identify offerings in wellness programming, counseling services, workplace accommodations and retirement pathways.
3. Focusing on the development of programs that promote workplace longevity and provide employees with information that aids their decision-making about retirement will go a long way toward maintaining healthy and engaged employees who pursue a more predictable retirement pathway.

The good news is that there is much that can be done to create more aging-friendly academic institutions, and in so doing, address some of academia's top challenges. Even better, the pursuit of these recommendations requires relatively little investment compared to the cost saved and other derived benefits. As workplace longevity and retirement pathways are brought to the forefront of institutional thinking, there will be considerable positive impact on the institution and the local community.

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