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Elder Volunteerism: Minnesota's Silver Lining

GERALD A. BLOEDOW and RALPH H. BROWN

Minnesota is aging every day. The convergence of several distinct and unprecedented phenomena is creating a newer world of older people. For Minnesota, this may prove to be the true test—a culmination—of its claim to be one of the nation's "brain" states. If the resources and skills of elder citizens are an end product of the state's culture, and if those skills are effectively used, then Minnesota could be entering a harvest of the state's long term investment in education, employment, and other societal systems.

At least three demographic elements are contributing to the graying of Minnesota. One is the maturation of the baby boom, whose first members may be taking early retirement in another ten years. Another is the comparatively small number of children born to the boomers. And a third is the increasing longevity of the boomers' own parents.

The population of both the state and nation is dominated by the baby boom, the huge generation and a half born between the end of World War II and the early 1960s (Table 1). The cohort's movement through time is marked by a trail of shuttered maternity wards and schools built just for its use; it is a path strewn with fashions and tastes that stand as milestones to the baby boom's growth from youth to adolescence to maturity. Whatever attitudes and actions characterized the boomers, also characterized the state and nation.

But it isn't just the sheer massiveness of the baby boom that has given it a degree of dominance in society. For whatever reasons (the development of more effective birth control; the rise of feminism; the emergence of post-industrial social units), the baby boom was followed by the baby bust, or the birth dearth. The baby bust is the first American generation that is smaller than the generation preceding it. Although the initial drop in fertility rates has been followed by a modest increase, commonly called the baby boomlet or echo, it is uncertain if we have observed a one time aberration or the beginning of a long term trend. Since so many institutions, such as Social Security, have been built on the premise of increasingly larger generations, a vast amount of rethinking is appearing on op-ed pages. What are we going to do *without* these young people? What are we going to do *with* all these old people?

As the boomers find themselves eligible for senior citizen discounts, they won't be standing alone in the matinee lines.

Often, their parents and grandparents may be there with them. In the 1930s, when the Social Security Act established 65 years as an official threshold for old age, the national average life expectancy was 61.7 years. Today, Minnesotans have an average life expectancy of 76.15 years (the second highest in the nation), and the number continues to rise.

Symbolic of the change is the rapidly rising number of people reaching the almost mystical status of centenarian. The Census Bureau estimates that the number of people aged 100 years or more almost tripled during the past decade, and now that number will almost double during the coming decade.

Longevity is making the very concept of "old" ripe for revision. It no longer works to lump 65-year-olds with centenarians: we make do with jerryrigged words like "young-old" and "old-old" until better terms can be invented. Also under revision is the meaning of "intergenerational conflict." Conflict isn't always between a generation considered young and one considered old; it can be between a generation considered old and one considered even older.

Changing Characteristics of the Older Population

Richard Lamm, the former governor of Colorado, has observed that for years he thought of "poor elderly" as one word, an assumption that poverty was an inherent consequence of aging. Others have made the same assumption with words like "frail" and "senile." The reality is that these words still apply to many, particularly among the old old. Still, a clear trend is apparent; each emerging group of older people is generally more affluent, better educated, and mentally and physically healthier than the group that came before it.

Economically, federal entitlement programs are responsible for lifting many elderly above the poverty line. In itself, this isn't saying very much: the official poverty threshold for the elderly is artificially lower than the official threshold for the nonelderly, and simply living above it can still be a precarious life. But the situation is changing. With Social Security first implemented in 1937 and its first check sent in 1940, it wasn't until the 1980s that any retirees received full benefits of participation. Pension plans, which are fairly commonplace today, are historically an even more recent development just beginning to affect retirees. Today, three fourths of all people 65 and older receive no pension benefits.

At the same time that life expectancy keeps increasing, the average age of retirement keeps decreasing. Although 65 years is typically considered as the "normal" time for retiring, the average retirement age is now down to 60.5 years. Retirees as a group have a growing affluence. Nationally, as of 1986,

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59.1 percent of all retirees aged 55 to 64, and 51.1 percent of all retirees aged 65 to 74, had incomes more than double the poverty rate. In Minnesota, 63.1 percent of retirees aged 55 to 64 and 50.6 percent of retirees aged 65 to 74 had incomes more than double the poverty rate (Table 2).

Retirees are becoming more mobile. In Minnesota, "snowbirds"—people who migrate to the sunbelt every winter—have become a commonly recognized but little studied component of the state's permanent population. Whether or not they declare themselves state citizens sometimes depends on a complex comparison with their wintertime state, ranging from property taxes to license plate fees, and sometimes depends on emotional ties. Other retirees are making their moves more permanently. A University of Miami study estimates that between 1975 and 1980 Minnesota had a net migration loss of 8,120 people aged 60 or older (13,800 moved in; 21,920 moved out). Internal Revenue Service figures for the same years show that Minnesota experienced a net loss, through migration, of \$52 million of income from sources that generally go to the elderly: Social Security, interest, dividends, and rent.

The loss is significantly greater than the income figures suggest. Whether older Minnesotans leave the state or simply retire from their jobs, they take with them a massive accumulated stock of knowledge, skills, experience, and wisdom. In many ways, these are resources which have been financed by Minnesota, through its investment in schools, roads, hospitals, parks, protection, and all the other publicly-supported services that provide a nurturing environment for human resource development.

Minnesota can recoup some of its investment in older people by encouraging their participation in the workforce or in volunteerism. It can do this in the workforce by wearing down the barriers that impede continued employment: age discrimination by employers; limited access to skill enhancement training; rigidity in traditional work schedules; and

financial disincentives built into pension plans and Social Security. Moreover, increased employment appears to lead to increased volunteerism; in both 1974 and 1981, Louis Harris surveys of people 65 and older showed that those still in the labor force had a higher percentage of volunteerism. Not only did workers as a group volunteer more often, but they had a higher percentage of non volunteers who were interested in getting started. Clearly, for Minnesota to reap every benefit it can from its investment, it needs to examine and foster the enormous potential which exists in elderly volunteerism, regardless of whether people work or are retired.

Potential for Elderly Volunteerism

In the 1970s, a number of national surveys found that anywhere between 14 and 22 percent of people aged 65 and older reported doing volunteer work. While those percentages seemed impressive in themselves, the surveys consistently found that this age group had the lowest volunteer participation rate among all age groups from 13-years-old and up. The volunteer percentage for the overall population was between 25 and 35 percent.

At the same time, a Minnesota poll showed that 19 percent of those 65 and older reported doing volunteer work, compared to 50 percent for all ages. It appeared, overall, that Minnesotans volunteered much more than did other Americans, but that the elderly here were the same as anywhere. The surveys also showed that the typical volunteer was white, female, middle-age, middle class, and working with a children's program such as PTA or scouting. Given the context of the times, those findings were not surprising.

The Louis Harris surveys cited earlier help explain the low participation rate among the elderly. In part, the numbers are caused by the inappropriate bundling of diverse age groupings. Volunteerism was reported by 28 percent of people aged 65 to 69 years, but by only 12 percent of people aged 80 and over.

Table 1. Minnesota Population Change

Age	1990	1995	2000	2005	2010	Percent Change 1990-2010
0-4	336,734	314,686	290,265	281,637	286,525	-14.9%
5-9	336,254	337,488	315,389	290,790	282,097	-16.1
10-14	310,224	337,794	339,069	316,615	291,870	-5.9
15-19	296,143	308,412	335,813	337,205	314,875	6.3
20-24	326,616	292,834	305,026	332,511	333,889	2.2
25-29	388,020	322,525	289,224	501,676	328,861	-15.2
30-34	383,419	384,750	319,835	287,014	299,370	-21.9
35-39	355,914	379,996	381,394	317,308	284,747	-20.0
40-44	308,005	354,023	378,108	379,483	315,719	2.5
45-49	240,189	302,952	348,445	372,648	374,006	55.7
50-54	193,099	234,103	295,501	340,354	364,016	88.5
55-59	174,268	186,256	226,151	287,688	331,344	90.1
60-64	173,161	164,479	176,218	214,791	273,245	57.8
65-69	160,250	158,394	150,769	162,107	197,544	23.3
70-74	135,719	142,602	141,643	135,566	145,724	7.4
75-79	108,843	116,729	123,955	124,656	119,231	9.5
80-84	75,579	85,464	92,811	99,871	100,399	32.8
85	68,542	78,602	90,781	102,597	112,469	64.1

Numbers in bold represent the baby boom

Source: *Minnesota Population Projections 1980-2010*, State Demographer

Table 2. Minnesota Retirees with Incomes Double the Poverty Level

	Age			
	55-64	65-74	75	55
Total Number of Retirees	115,100	189,640	191,320	496,060
Total Number of Retirees with Incomes Double the Poverty Level	72,620	96,020	61,460	230,100
Percentage of Retirees with Incomes Double the Poverty Level	63.1	50.6	32.1	46.4
<hr/>				
Characteristics of Retirees with Incomes Double the Poverty Level				
Mean Years of Schooling	11.5	11.1	10.4	11.0
Percent High School Graduates	65.9	55.3	42.2	55.1
Percent 1+ Years of College	22.2	23.1	23.8	23.0
Percent Who Own Their Own Home	92.4	86.1	79.6	86.3
Income from Social Security				
Percent with This Source	33.7	87.5	88.9	70.9
Mean \$ Amount from This Source	\$4,647	\$5,248	\$5,308	\$5,068
Income from Interest, Dividends, Rentals				
Percent with This Source	31.7	54.6	65.0	50.2
Mean \$ Amount from This Source	\$7,067	\$7,045	\$8,460	\$7,524
Income from Pensions, Annuities and All Residual Non-work Sources				
Percent with This Source	20.9	35.8	30.4	29.7
Mean \$ Amount from This Source	\$9,477	\$7,644	\$6,900	\$8,007
Mean Total Person Income	\$11,497	\$12,456	\$13,728	\$12,560
Mean Total Household Income	\$37,966	\$27,806	\$28,792	\$31,522

All income figures are adjusted to 1986 constant dollars.

Source: Center for Social Research in Aging, University of Miami, 1988.

The surveys also showed an impact of the relatively low level of formal schooling among the elderly; an elder high school graduate was twice as likely, and an elder college graduate three times as likely, to volunteer than an elder who did not graduate from high school. The surveys also showed a direct correlation between volunteerism and income. In both surveys, 36 percent of the elderly with annual incomes of \$15,000 or more were volunteers. The participation rate falls correspondingly with income levels, to a low of 12 percent volunteers with annual income of \$5,000 or less.

Minnesota can recoup some of its investment in older people by encouraging their participation in the workforce or in volunteerism.

In all of the research it is apparent that there is a formidable economic barrier to elderly participation. Volunteering often costs money: transportation, training, meals, materials, clothing, and other out of pocket expenses can accumulate significantly. The studies showed that generally only religious institutions were able to attract large numbers of elderly volunteers who weren't economically comfortable. In recognition of this reality, the federal government initiated a public policy change by founding several volunteer coordination programs that offered small remuneration amounts to participants. By 1981, the state of Minnesota was voluntarily augmenting these federal programs with its own funds.

Today, what was the traditional type of volunteer is now becoming an endangered species, especially in Minnesota

which has the third highest state female labor force participation rate in the nation. At the same time, elderly volunteerism has increased. One of the federal/state cooperative projects, the Retired Senior Volunteer Program (RSVP), operates in 65 of Minnesota's 87 counties and annually involves about 15,000 Minnesota volunteers aged 60 and older, which is more than two percent of the entire state's 60-plus population. A decade ago, working in 41 counties, the project involved only one percent of the population. RSVP is the grandfather of large scale cooperation; it currently is trying to create an older volunteer network in the Minneapolis area.

In addition to establishing expense reimbursement as a norm, government's other major contribution to older volunteerism has been recognition of the highly advanced and sophisticated skills latent in the older population. In Minnesota, the Office on Volunteer Services has been an advocate, providing training and technical assistance, and popularizing high standards for all voluntary efforts. More concretely, public agencies have pioneered programs requiring specialized expertise among older volunteers. Three examples are worth noting:

- The Service Corps of Retired Executives (SCORE) utilizes experiential wisdom to propel Minnesota entrepreneurship; it provides small business ventures with consultation from seasoned business managers. SCORE has 553 volunteers in six state chapters.
- The Senior Companion program, which has about 230 state volunteers contributing almost 240,000 hours annually, enhances the lives of older, isolated individuals, and in many cases, is credited with delaying or preventing people

from having to enter nursing homes. Some of the volunteers are specialists in alcoholism, disabled veterans, hospital care discharge assistance, and peer counseling.

- The Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs are a synchronized effort using people of all ages to help fellow taxpayers with their forms. It is estimated that at least 900 of the approximately 1,500 Minnesota VITA and TCE volunteers are older than 55. They are mainly retired professionals and most also volunteer in other organizations.

Today, not only are more older people volunteering, but they are volunteering more often. A 1988 Gallup survey conducted for Independent Sector showed that volunteers aged 65 to 74 donated an average of six hours per week—the highest of any age category. The average donation of all adults was 4.7 hours per week.

The Minnesota Senior Study

Research on volunteerism, as well as many other aspects of older Minnesotans, was enriched in October 1989 with the publication of the first results of a statewide survey of 1,500 non-institutionalized residents aged 60 and older. Prepared by the Wilder Research Center and funded by 22 organizations, the Minnesota Senior Study ultimately will provide reliable data on a regional and, in some cases, county basis as well as separate data on elder minority populations.

The senior study differs from most previous work by what activity it encompasses in the term "voluntary." It addresses the most narrow sense of the word, finding that 60 percent of the elderly are volunteers for organizations, especially churches and nutrition programs. Like many studies, it also includes voluntary service to individuals, such as chore work or shopping for neighbors, which is provided by 42 percent of the elderly. What sets the study apart is its inclusion of voluntary assistance to the seniors' own families, which is provided by 59 percent of the elderly.

This additional category includes activities such as caregiving for ill adult children and babysitting of grandchildren. While seniors certainly always have been helping their families, the inclusion of this data as a subset of volunteerism will be of value in many arenas, especially in determining public policy affecting youth development and family support issues. Access to extended family members, availability of both child care and respite care, and mutual support of different adult generations—these concerns increasingly will need to be both sorted out and intertwined as the state sets economic and social priorities.

When the three categories are combined, 84 percent of the elderly are volunteers in one way or another. The variables used in earlier studies have the same impact here; volunteerism participation rates range from 55 percent for those 85-and-older, up to 92 percent for 60-to-64-year-olds. Volunteerism also increases among elders with more resources: spouses, good health, greater incomes, higher education levels, continued employment, and access to a car.

Age, however, is not significantly related to the amount of time that individuals volunteer. On average, elders report volunteering about 14 hours per month. The study calculates that older Minnesotans volunteer approximately 70 million hours per year. While the number is large, it could be larger. Among volunteers, only 28 percent contribute 15 or more hours per month and 43 percent contribute five hours or less per month.

The continuing Senior Study, along with the 1990 census, should provide significant information, illuminating the direction for public policy in the 1990s. Until that data becomes available, the experience of the past decade remains as the best predictor of the coming decade.

Trends in Elderly Volunteerism

Among the many initiatives of the 1980s, two appear to be durable and influential enough to qualify as the initial older volunteer trends of the 1990s, for both Minnesota and the nation. One is the new approaches to corporate-based volunteerism, which experiment with program structure and motivation. The other is the growth of intergenerational programs, an effort to pull together increasingly separated strands of society into one fabric. A third trend may develop as well. Not apparent from a national perspective, and barely visible in Minnesota, is a rekindling and redefinition of the elderly as a distinctive community-based and community-oriented force.

Growth of Corporate Programs

Corporate leadership historically has provided volunteer service on boards and committees. In recent years larger corporations increasingly have helped make many of their employees available to voluntary programs through work-release time, loaned executive projects, and social service leaves. But until recently, it has not been popular to organize a firm's retirees as a volunteer unit. At best, firms would include information on volunteerism as part of their preretirement counseling program.

Partly because of their unique corporate mission, public utilities have tended to see voluntary efforts as part of their linkage with both employees and customers. Northern States Power Company (NSP) has recruited its retirees, matched them with volunteer placements, and integrated its work into the existing voluntary framework. In its coordinative role, RSVP helped NSP get started. The firm had its volunteers operate through RSVP placement organizations; RSVP gave the volunteers mileage and meals reimbursement; and then it in turn billed NSP. This firm now operates on its own, and RSVP is using similar programs in other companies and labor organizations to expand voluntary efforts.

Minnesota, consistent with its reputation for innovation, has created an impetus for change. The Minnesota Retiree Volunteer Center (MRVC; originally named Volunteers Investing Expertise) is a Twin Cities-based program that has produced a model for the development of corporate retiree volunteer programs. It has shown growing success; a recent survey of ten programs assisted by MRVC listed a total of 3,600 volunteer placements, primarily in the fields of health care, community service, and education. After eight years of refinement, in 1985 the organization created the National Retiree Volunteer Center (NRVC) as a vehicle to spread the Minnesota model throughout the country. Elva Walker, chair of the National Purity Soap and Chemical Company, was the founding chair of the national center. Today, she has expanded its influence in her role as chair of the National Council on the Aging, which is credited as a primary channel for American corporate influence on the nation's aging policies.

If any company is emerging as a model for senior resources development, it is Honeywell, Inc. The Minnesota-based firm has gone beyond the usual considerations of aging and has established personnel policies that recognize aging issues

among workers in their forties. The company's Retiree Volunteer Project began in 1979. It recruits, trains, places, and supports retirees in a wide range of volunteer settings. The placements correlate with the retirees' personal interests and skill and do not necessarily have any correlation with their former Honeywell positions. The project is staffed by volunteer retirees, who receive office space and funding from Honeywell's Corporate Affairs Department.

In 1984, Honeywell created another component, which apparently has no counterpart in the nation. The firm's Older Workers League (OWL) is open to all of its Twin Cities area employees who are 50 or older. This is a significant number; of about 18,000 local employees, over 25 percent are eligible for membership, and about one-fourth of that group has actually joined. The League tackles tough issues confronting senior management and develops approaches to make the system more equitable for older workers. OWL also connects with community groups; it cooperates with the Metropolitan Senior Federation's annual Senior Options conference.

By treating OWL seriously, Honeywell has strengthened company allegiance among a significant workforce group. It also has led many older workers to consider volunteerism earlier than usual and it has helped people to incorporate voluntary action as a natural and integrated part of their life activities.

Linkage through Intergenerational Programs

The second initial trend of the 1990s is the development of intergenerational programs utilizing older volunteers. The bonding together of different age groups isn't new. The state's own policies trace back to a 1966 aging curriculum initiated by the Board on Aging's predecessor, the Governor's Citizens Council on Aging. A number of Minnesota programs have received national recognition, including the Generations Day



Figure 1. Through corporate programs developed with the assistance of the Minnesota Retiree Volunteer Center, Honeywell retirees such as Don Agrell contribute their expertise and skills to the community. Above, Agrell shows off the hand-powered tricycle he created for a disabled child at Courage Center in Minneapolis.

Care in Wright County. That program has used nursing home residents as volunteers in a child care facility attached to their residence and in an after-school latchkey program.

While not a new concept, intergenerational programs have the potential to expand dramatically in the next decade to fill an expanding void in the American family. Many children are losing contact with adults. Divorce and the necessity of mothers to work are diminishing contact with parents. Geographic separation, often at great distances, removes children from grandparents and other relatives, and from the security of familiar neighborhoods. Emotional strains are commonly exacerbated by financial difficulties; the Census Bureau has estimated that more than one in five children under age 18 live in poverty.

Addressing the needs of children with senior resources has an intuitive attraction. Not only does it allow for a reapplication of earlier social investments, but it provides a continuity for the passing on of community wisdom and values. The elderly recognize the potential in intervention. Participants in a current NRVC retiree leadership program in the Twin Cities have chosen both children and youth at-risk among the issues they want to address.

Intergenerational support takes many forms. In Crystal, "grandfriends" read books and perform in day care centers. In Minneapolis, an elementary school mentoring program provides some children with the only male role models in their lives. In Mendota Heights, in the aftermath of a vandalized high school, a local seniors club raises funds to plant trees around the school as a reassertion of pride. All of the state's RSVP programs are intergenerational, as are scouting, 4-H, and every other organization using adults to support youth.

The program supporting at-risk youth which has been most researched is the Foster Grandparent program. A longitudinal study of institutionalized children aged six years and younger concluded that Foster Grandparent participation prevented, and sometimes reversed, the decline in IQ scores typical of young children raised in institutions. After participation, children were rated as more secure, sociable, and constructive. In some cases, Foster Grandparent care appeared to have major therapeutic effect on children showing severe symptoms of social-emotional distress.

Foster Grandparents was involved in a 1988 Public/Private Ventures study showing that, despite some initial hesitation, significant relationships were formed between elder volunteers and at-risk teenaged youth. All youth involved appeared to receive benefits from exposure to the elderly, but those with significant relationships cited an improvement in the quality of their day-to-day lives and described learning a variety of functional skills as a result of their alliance with older persons.

The study noted that those youth with bonds approximating kinship reported further benefits. They described elders helping them weather potentially debilitating crises, bolstering their stability and sense of competence, acting as advocates on their behalf, and providing important access to the mainstream society. The program's success is in part attributable to the elders' role. Being neither parents or professionals, they were relatively free from role constraints or the symbols of authority. The volunteers were free to structure their contact so that it was personal, sustained, and consistent. The study concluded that simply adding occasional adult contact to a conventional youth program will not produce the same benefits.

The longitudinal study noted above reported that half of the original volunteers continued for 10 or more years. Initial health or age proved unrelated to longevity; the most critical factor was attitude. The most successful Foster Grandparents were those who said that children needed love in order to thrive, and that their primary role would be to offer affection to children who might otherwise be deprived.

In Minnesota, Foster Grandparents is a joint federal-state venture, with 460 volunteers, the maximum size current funding permits. Each spends at least 20 hours a week, assisting two or more children. The volunteers are based in public schools, residential and day treatment programs, county human service departments, child care centers, and group homes. A 1988 Amherst H. Wilder Foundation study showed that, throughout Minnesota, potentially 2,243 volunteers could be used by organizations willing to accept them, should funding become available. On average, there are 44 Minnesotans meeting eligibility requirements available to fill each potential opening. The study also showed a 97 percent satisfaction rating among organizations now using Foster Grandparents.

The Elderly As a Community Force

The experience of the Board on Aging and its statewide network of aging advocates is that, in many smaller communities, there is a residual apprehension of elderly residents, a fear that regardless of their accumulated contributions to the community they now have become a drain on local resources. The issue is significant; rural counties tend to have a higher proportion of elderly in their populations than do urban counties. The fear is very real, but the perception is equally wrong.

The financial strength that older, usually retired, residents bring to rural Minnesota compares favorably with the finances generated by the younger rural population. In 1984, the latest year of available Minnesota figures, the median income of older families (with a head aged 65 or more) was less than 50 percent of the median income of younger families (with a head under age 65), in the St. Cloud, Twin Cities, and Rochester metro areas, reaching a low of 38.7 percent in Scott County. However, in large parts of the north central, west and southwest areas of the state, the older families' median income is more than 70 percent of the younger families' median income, reaching a high of 92.7 percent in Traverse County.

The differences primarily reflect the income variation of the younger families. Older Traverse County families earned a fifth more than their Scott County counterparts, but the younger Traverse County families earned only half the income of their Scott County counterparts.

The significance of the elderly financial resource was dramatized during the early 1980s, when the state experienced a three year recession. Analysis of retail activity has shown that small-town Minnesota had the greatest suffering, declining (1980 to 1984) in its share of retail sales even as its population slightly increased. Stores were increasingly shuttered throughout small towns, but no region reported the complete abandonment of retail areas. A sufficient critical mass of consumer spending was maintained, even if barely. The evidence suggests that the spending came from the elderly. In the 1980s, except for the St. Cloud, Twin Cities, and Rochester metro areas, every county has experienced significant increases in the percentage of total income coming from transfer payments, dividends, interest and rent—the sources typically associated with elderly income.

While the financial stability brought by older Minnesotans can be documented, no quantification effectively illustrates the full extent of elders' community support. The elderly population itself is both a generator and a consumer of resources, and the experience of the Board on Aging suggests unevenness throughout the state. In many towns, seniors not only help maintain community centers, historical societies, and libraries, but also provide their direction; while in other towns, seniors only make use of those services. There is no research that suggests volunteerism or altruism become inherent elements in the aging process.

What determines if the elderly are a population that serves, or a population that is served? The best bet for finding pragmatic answers for Minnesota is a three year old senior leadership project operated by the Southeastern Minnesota Area Agency on Aging (SEMAAA). The project takes groups of seniors best known for card playing and potluck dinners and helps them turn themselves into dynamic operations, spearheading improvements for the entire community.

SEMAAA hired a community organizer to work in eight municipalities. Except for Faribault, which has about 16,000 residents, all of the towns have populations between 200 and 2,100. In each town, the organizer worked with an existing seniors club, which typically had a small and dwindling membership, almost no activities, and no strong sense of purpose. The groups met in centers usually subsidized by local government. The organizer led the groups in planning sessions, helping them to take stock of their situation, to set a mission and goals for themselves, to improve their local public relations, and to implement activities attracting new members. In all of this, the seniors also assessed their role in the larger community.

With renewed vigor, the senior groups are paying their own expenses, plus raising thousands of dollars for fire and ambulance services, high school proms, and community center improvements. Mazeppa seniors organized a Zumbro River cleanup campaign. St. Charles seniors operated a Toys for Tots project. Hollandale seniors built and installed miniature windmills on main street lamp posts. LeRoy seniors helped landscape the town's center. Preston seniors organized a community health fair. Although the time frame has been short, it appears that all of the groups are self renewing and able to maintain their activity levels.

Elements of the SEMAAA experience are beginning to be replicated throughout the state by aging programs based in Mankato, Slayton, Appleton, and Thief River Falls. In some ways the development is a human equivalent of taconite processing: it indicates that methods exist for extracting benefits from a resource previously considered marginal. The methodology components include: a vision of possible futures, a recognition of leadership and skills, an acceptance of different perspectives, an adherence to a common goal, an enhancement of opportunity, and above all, a preservation of dignity.

Policy Issues

Gerontological research suggests that there is no one set of values and attitudes that apply to older people. Rather, it appears that each generation shapes and shares its own set of values that it carries through time. What is sometimes mistaken as attitudes universal among older people are actually attitudes unique to a generation formed through experiences such as the Depression and World War II.

What values and attitudes will the baby boom bring into retirement? Has the experience of the 1960s forged more altruism or more self-indulgence? The qualities of the current and coming elderly are fairly well set, and any attempt at effective resource utilization has to take this collective personality into consideration. The experience of Minnesota's aging network indicates that at least three changes should be accelerated:

1. The perception of volunteerism needs to be overhauled. If the word "volunteer" instantly brings to mind an image of a young hospital candy striper or of a PTA mothers bake sale, then a lot of volunteer based services are going to be hurting. Elderly volunteers are increasingly searching for roles commensurate with their sense of worth, for roles worthy of putting on a resume. Appreciation teas are still important, but so are position descriptions and delegated responsibility.

2. Organizations need to recognize that elderly volunteerism is no longer synonymous with followership. A 1988 study in Illinois found that, among all volunteers, leadership was considered the most satisfying role among such choices as general support and direct service. A generation experienced with being in charge when it is younger is not about to acquiesce to subservient roles when it becomes older and presumably wiser.

3. Certainly, more funding can expand voluntary efforts with proven track records, but the funding needs to be accurately recast as an outcome based investment. Programs often are mistakenly viewed as primarily serving the volunteers by giving them something to do. The reality is that programs to merely occupy people's time won't generate support. But programs that provide comfort to troubled youth, that feed the hungry, that meet Minnesota's real needs, and particularly programs that do so by utilizing significant human resources at little cost; these will demand increasing support.

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