

# Emeritus Club

## Defining a flexible organisational model for active senior professionals

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**Abstract** - The paper provides some background on how the concept of retirement and adult education has evolved in the UK. The focus on professionals is based on an understanding of how professional cultures encourage certain dispositions in retired individuals as well as how labour and educational systems will have to adapt to meet the new realities of the UK's senior professional population. It further elaborates on both how the working patterns of seniors are changing and the rationale behind a vision for the future of how these working patterns and professional education will evolve. Finally, as a tangible illustration, it describes the organisational model of the Emeritus Club, a senior network based on principles derived from an observance of change in professional behaviour and how ICT can be used to develop the economic and social potential of its members.

**Keywords** - labour market, lifestyle, professional, retirement

### I. INTRODUCTION

Those approaching and having recently reached retirement age will constitute an increasingly larger proportion of the "active population" of Europe. The EU Commission has predicted that over the period 1995 to 2015 those citizens within the 50-64 age range will increase by roughly 25 per cent [1]. This present sector of society is often described as the "baby boom" generation as a specific group and seniors as a general category of third age. Baby Boomers are now entering a stage of their lives in which they would traditionally be expected to vastly reduce their involvement in the labour market of European nations. However, such is the present and predicted future impact of this demographic shift that this is no longer a tenable situation.

However, many organisations, especially in the public sector, find it difficult to embrace the truly strategic thinking because they are so tightly controlled by government funding which is distributed in accordance with political rather than social and economic needs. In the UK, this is especially true of national government agencies and national and international bureaucracies. Think-tanks are the source of much new thinking and cutting edge ideas but they do not have the function of implementation nor the resources to actually experiment with change. However, some small organisations, particularly in the voluntary sector, and new small and medium enterprises (SMEs) are well placed to introduce new

and creative ways of doing things. Many significant changes in business and industry occur because of innovation at the micro-level. Departments in local authorities and schools are often also able to introduce changes that meet new needs because they are under pressure to perform closely to public need and demand. The Emeritus Club opens up a new way of thinking not just about older workers but the nature of labour markets as a whole. What follows is a description of the rationale behind and factors influencing the formation of the Emeritus Club network. This paper concentrates on the economic and social realities which will inform the development of ICT lead senior professional networks and explains how these realities have moulded the services, many delivered through ICT, offered to the members of the Club.

### II. EVOLUTION OF RETIREMENT IN THE UK

The Emeritus Club was set up at the beginning of 2010 to provide support for professionals starting on the phase of life that has traditionally been seen as a period of retirement from full time work and characterised largely by leisure pursuits and a decline in health and well being. The view of retirement as a reward for past economic activity and a time of withdrawal from ordinary economic and social participation is persistent in many economically advanced countries and often evidenced as a key sign of national economic development. In the western cultures the idea of retirement from work is strongly envisioned in what have become standardised pictures and plays [2]. One of the strong contributing forces to the traditional view of retirement and reinforcing it as synonymous with ageing comes from the age charities whose influence in shaping public opinion about age is forceful, particularly in the UK. This is a view with its origins in industrialisation when few men lived much beyond five years after retirement and women who lived longer did so in much reduced economic circumstances. In a post-industrial age, life after formal retirement occurs in a quite different context.

Recognition that retirement is no longer brief and retired individuals retain their intellectual vigour has been recognised for a long time in adult education [3]. There was a comparatively brief period after the Second World War when universities were active in offering Extra-Mural studies but this sector of adult education declined in England though it remains robust in other countries such as Scotland, New Zealand and Iceland. In the 1940s and 50s consortia of local

authorities set up residential adult colleges and there was an expansion of evening courses in leisure activities. There was a flurry of activity during the 1970s and 80s but government utilitarianism led to the almost total withdrawal of support for adult education unless it was both vocational and immediately transferable into jobs. Somewhere at the margins is the University of the Third Age (with the quaint acronym U3A). This is adult learning on a shoe-string and almost entirely voluntary and self-managed. It has little applicability to a world undergoing major economic and social transformation. The university sector managed to retrieve something from the demise of adult education as it had flourished in such places as Manchester, Nottingham, Edinburgh and Keele in the 1970s. As one might expect from universities, adult education became more of a subject of study in its own right - research into how adults learn - than the provision of discipline-focused learning for adults. The reason for this is that there also developed quite separately a whole range of programmes concerned with Continuous Professional Development (CPD) of which the most advanced and diverse forms were offered in Management Schools. It is worth enforcing the distinction between management and business education. In the 1970s the government established a regional chain of Management Centres (mainly based on the newly conceived polytechnics) which were essentially - though not exclusively - concerned with management and leadership rather than business technology. The target customers were middle and senior managers who were assumed to know the technical aspects of their discipline (accountancy, engineering etc) but who needed to function as leaders in managerial roles. For example, Sir John Harvey Jones was a leader at ICI not a business expert having come from outside the chemical industry and not being a chemist. Indeed, there has always been a separate stream of development in adult learning thriving in management schools. More developmental activity in how adults learn has taken place in management schools than departments of education. Lancaster University pioneered 'management learning' as early as the 1960s followed by Bath and Durham. The establishment of the Manchester and London Business Schools gave a critically strong impetus to understanding how adult professionals learn and the interest in adult learning has continued in the best management schools and in parts of the best business schools.

However, while the units of adult and continuing education in the higher education sector have begun to recognise that life does not end at the start of pensionable age, the management and business schools have not. Indeed they still overlook the significance of changes in the nature and character of later life and its implications for how labour markets function. Governments are preoccupied with employment and unemployment and take a traditional view that it is young people who are the main source of supply for labour markets. Anglo-US economics still over-value youth at the expense of age and experience and are fixated on retirement as being the easiest and most popular source of mechanisms for regulating the labour market. This is why early retirement, premature retirement and redundancy have such a high profile in labour-market management. The idea that economic change should influence labour market structure across the life-span has been virtually entirely ignored. Yet changes in the nature of ageing

are so relentless that unless they are taken into full consideration, national economic structures will simply break down.

### III. GLOBAL INFLUENCES

Gradually, but with gathering momentum over the last fifteen years or so, the nature of later life for most people throughout the world has been changing most remarkably [4]. There are several factors that affect both the quality of life of older people and the nature of the economic context in which they live their lives. The most commonly accepted change is demographic in that people virtually all over the world are living longer and for the most part in good health. The long-established view that old age begins as early as 50 is passing and noticeably many people are economically active well into their 80s and early 90s [5]. A second widely acknowledged change is in climate with a view that there will be highly significant alterations in farming and agriculture as well as the weather conditions in which societies live. This will lead to new industries and new jobs which will require a new flexibility in the workforce as well as business. Currently there are fundamental and largely unexpected changes underway in global financial systems with critical readjustments taking place that will affect the economic circumstances of most people in the world. Indeed, it might well be that changes in the financial system and the resulting employment and economic consequences will be the key driver of change because the effects are most immediate. It would seem likely that most people who had believed themselves to be well provided for in later life will find they are no longer so secure. As a consequence the nature of the labour market will change radically and fundamentally and be extended greatly in its duration. Indeed, people entering the labour market will view it differently from the older generations in several ways. It will become normal to expect to experience several job changes and discontinuity in employment and work over one's working life. Uncertainty about the value and security of pensions and savings will make many people, especially professionals, cautious about full retirement.

Most of the structural institutions of the western-style economies depend on a particular kind of balance between various elements such as finance, public and private goods and services, international political stability and government supervision of national labour markets. This also includes a view that at some point people should retire from work and live on savings and pensions which national treasuries have to take into consideration on matters such as taxation and social benefits. The dominant view has been an Anglo-Saxon one epitomised by American capitalism replicated less fully in Europe, especially the UK. It is the collapse of this perspective that is causing a full reappraisal of how local economies function and are managed [6]. Most political and governmental thinking has been based on a particular view of global interdependency - with western economies being dominant and in a leading role - but this has already begun to show strain as manufacturing has veered round the world looking for the cheapest workforces. The UK has been particularly dependent on financial services for its economic strength rather than manufacturing or other wealth creating

activities and so is vulnerable where there are changes in financial investment and capital movement. The UK is particularly at risk with the effects of financial strain due to money flows because the economy is not balanced by other economic activity and wealth creating goods and services [7].

### III. DETERMINING FACTORS

However, the financial crisis is but one element among the forces that are changing the nature of labour markets and the character of national workforces. Longevity and its concomitants of health and capability require a rethinking about the nature of working life including its quality and its duration. Historically, working life in Europe (and until recently the US) has been considered to be at an end at age 65, which is still the default age for a number of EU countries. However, current trends in longevity extend this by as many as 25 years so we should be looking at a labour market of duration for individuals of 60 to 65 years – people being potentially in the labour market until they are in their nineties.

### IV. FUTURE OF WORKING LIFE

This view changes radically the way we understand the nature of working life and its purposes both personally and structurally. No one is going to want to work in the same job for 65 years and most people will be looking for several career changes – that is, they will move into a different part of the labour market and train in new skills several times. Even those who work as professionals or in a skilled trade are likely to wish for a change at some point sooner or later – clergymen and academics being possible exceptions. Three or four career changes may well become a minimum rather than a maximum as against barely one in the late 1900s. Labour system models that accommodate provisions for retraining and life-long learning such as the Scandinavian "flexicurity" model have attracted a lot of interest within the EU and the reduced labour rigidity such systems bring would have a significant impact on the way people work in the future [8] as is illustrated in "Fig 1":

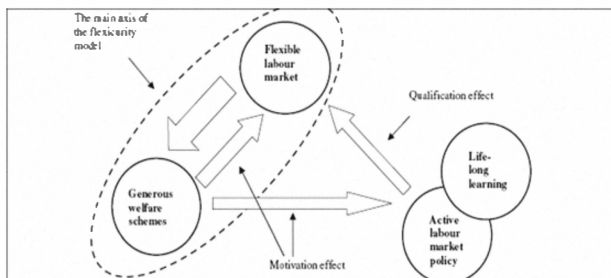


Figure 1 - EEO Autumn Review 2006

Furthermore, few people will be able to save enough money to keep them in retirement for 30 or 40 years especially if there continue to be fluctuations in national wealth and in global economic resources. In the very near future most people will have to work for a lot longer than they had intended and made provision for [9]. EU research has highlighted the particular vulnerability of women to this trend with social

protection systems based on the model of the male breadwinner, and gender differences in longevity resulting in many elderly women receiving drastically insufficient pensions [10].

Changes in the general market for economic activity and the need to work for longer will occur within a different economic structure from the one we have been familiar with for several centuries both in agricultural societies and industrialised ones. There will most likely be a change in the way people look for work. There will be a move away from seeking work on a traditional model as an employee with tenure of some sort. There will be a move towards individuals selling their services to business on an individual supplier basis - much as consultants do - perhaps echoing the way medieval artisans led itinerant working lives. This will mean that more people will organise their working careers through individual and small team contracts to people who want their skills. Consequently there will be shift from responsibilities (legal, financial, quality and such) lying with the employer to responsibility lying with the individual contractor as a micro-business. Access to employment opportunities via online networks and remote worker technology will be vital to sourcing new employment opportunities.

There will be more individual involvement in responsibility for company viability – on models like mutual businesses such as co-operatives and economic partnerships (e.g. John Lewis Partnership). In other words, people will be increasingly responsible for their own working lives and they will be responsible for the control of their local economic environment more than they have ever been. The eighteenth century Industrial Revolution led to the creation of huge organisations that controlled – sometimes entirely – the lives of the people they employed. Examples at the height of industrialisation are Cadbury and Lever Brothers who looked after their employees from cradle to grave. So long as such employment was for a life time, it was a good bargain to be in the often beneficent care of a well-resourced company especially those that offered occupational pensions with guaranteed payments for life. But once employment became increasingly uncertain – as it did in the early 1970s in the UK - and people had to change employer much more frequently than in the past attitudes changed. Once manufacturing moved onto a global pattern and financial services became a system largely devoted to generating quick profits rather than sustained investment in businesses that were essential parts of local economies, people’s jobs became more and more often at risk. Investment widely became more of a lottery than long term business investment with little loyalty to business only profit. Once capital freed itself from its national attachments and became an international autonomous system, control over their own work became increasingly difficult for individuals. The financial crisis of 2008-10 has done little to change the way capital influences labour markets though it is likely that there will emerge a reappraisal that puts work before money as the determining factor in investment.

Another emerging change is that the global nature of manufacturing and services is being modified by autonomous groups who will seek to ensure that they do not fall victim to the fickle movement of global capital. The purpose of much

global financial investment is to earn income through speculation not create wealth through industry. Yet wealth is a consequence of the capacity of individuals and groups to sustain economic activity not to accumulate money in storage. Wealth is a consequence of the capacity to work. If people cannot work they cannot create wealth. Only a tiny number of people will ever be able to move far away from their home in order to find work. For the vast majority of people throughout the world the primary location of work will be local – which means within about an hour's travelling time to a place of work each day. Of course, there has always been mobility in the labour market and immigration and emigration will always play a critical part, but migrant labour is not in itself the essence of wealth creation through work, as has been well illustrated by the collapse of the Dubai economy in 2009. The more uncertainty there is in the world about personal economic security, the less willing people will be to risk their careers. If people want to be in charge of their own lives, they will want to be in charge of their work. We are moving away from the time when workers were content to wait until employment was brought to them and governments are much less sure about how to create proper conditions for employment. The UK regional inward investment strategy has been only partly successful because it was never a coherent model with built in sustainability. Global labour markets are controlled not by governments but by freestanding international enterprises – venture capitalists more like the merchant adventurers of colonial history. Yet the basic economic driver (and creative power for wealth) is demand and markets are most effective when supervised by - but not dominated by - national interest [11].

## V. VISION FOR EDUCATION & TRAINING

There are fundamental issues here for the organisation of education especially vocational education at further and higher education levels. If individuals are going to control their own careers and manage their work loads and lifestyles accordingly, they will make demands on the educational system differently from historic patterns. The present further and higher education system in the UK is based on the assumption that the key qualification is the initial qualification before entry to employment. Thereafter further education and training has become a top up process of arbitrary character. The commonest form of top up is internal Continuing Professional Development (CPD) either within an industry, employing company or within a professional association (hence the growth in Chartered status in many professions and semi-professions in the UK). But internal development programmes are too often short-term. It is seldom perceived not to be in the interests of many businesses to encourage long-term training particularly when trained people move on. An apparent anomaly is at the middle and senior levels of management and the availability of Masters sometimes as first degrees. But these programmes simply fulfil a filtering process either for internal promotion purposes or to motivate individuals at low cost. They also may allow them to be parked in temporary backwaters since the period of study is an inducement to stay with the employer.

However, increasingly individuals are seeking to buy their own certified improvement and will pay even the very high fees of an MBA out of their own savings knowing that they are then free to move on without owing their employer anything. To put this in perspective, fees for prestigious – and sometime not so prestigious - master's degrees such as MBAs can be over £15,000, which is almost as much as many junior managers can earn in a year. As individuals more and more take charge of their own careers and vary the way they work over a 65+ year time scale, there will be a demand for development and training for second, third and fourth careers. As time goes on the demand will be more focused and specialist with a great concern for customers' real needs rather than standard curriculum content. At present, far too many business and management programmes, even at master's level are simply instructional and information giving, teaching speculative theory rather than developing thought processes and offering experiences leading to insightfulness. In spite of the currency of much experiential learning theory such as Reg Revans' Action Learning, too many courses are simply taught as an exercise in memorizing information. Management education is overdue for a rethink starting with a return to first principles [12].

The impact on the higher education system will be that instead of being construed on a linear basis with a huge wedge at the beginning, provision will be spread for a market that requires continuous significant provision with individual renewal about every ten years or so. Individuals will be pursuing careers that include fresh starts in profession or industry and require new foundation learning followed by constant updating or further professional development of a high order. Yet governments will be reluctant to assume financial responsibility for lifelong training even if they mouth the rhetoric favourably simply because of the costs. But there are ways of encouraging personally managed learning other than direct fee payment in support (tax breaks, subsidies, employer benefits, family support etc) It is also likely that young people will be increasingly cautious about taking first degrees early in their adult career not just because of the debt incurred by fees and living costs but because job opportunities are not attractive enough and there are other more exciting opportunities around. Entering a profession or trade when the future is long, stable and predictable becomes rather different when the future is indeterminate and probably short. The idea of a gap year for public school pupils has been quietly extended to many working class kids but there will also be a proliferation of gap years among older people as they take time off to enjoy a break from career commitments. Higher education providers should already be rethinking how their programmes are offered and taking a life course view of the demand for training and development. If the idea of the life course as a coherent and holistic vehicle for personal fulfilment catches on as it looks like doing, there will be a huge demand for personal self-development as an integral part of CPD.

## VI. BEYOND RETIREMENT

The foregoing provides much of the context for thinking about how retired professionals might be supported in living fuller and better balanced lives. Professionals make up most of the middle class in western societies and particularly in the European Union. In this sense ‘professional’ is a fairly loose term but it means people who earn their living through their intellectual skills generally in association with other professionals. The managerial classes are composed almost entirely of professionals in this sense. The definition includes the historic professions such as law, medicine, academia and the clergy by default. As members of the labour force professionals experience their working circumstances by some fairly distinct characteristics. While they are treated as responsible individuals they consistently work in groups - often called teams - and engage in a great deal of social interaction that mixes work and leisure activity. Their daily interaction involves a great deal of ‘networking’ and the higher level at which they perform the more important networking becomes going well beyond the base organisation. Top professionals network globally and are accustomed to attending conferences in many part of the world. Some fill international roles and spend much of their life overseas.

Professionals are usually self-motivated and self-directed in regard to improving their skills and qualifications. They will invariably join professional associations which will in many cases be a condition of employment since it provides a licence to practice. To the professional social and professional connections are of the essence of being a professionals. When they retire they will often feel disconnected and perhaps adrift. Most cope by turning their back on their work and employment often downgrading their expectations of life. It is easy for them to become disillusioned and under-motivated because all the mechanisms for socialising with their peers have disappeared. Few businesses have created support structures to reinvigorate retired senior staff and the incentive to return to a level of activity commensurate with previous professional levels is generally missing. Joining clubs of other retired professionals, such as PROBUS, does nothing to fill the gap or provide new professional opportunities [13].

## VII. A NEW ORGANISATIONAL MODEL

The Emeritus Club was created as a pilot project to fill the gap in provision for retired professionals to return to the workplace as experts in their own right. Members pay an annual subscription that entitles them to full support for professional practice such as indemnity insurance and financial services. In analysis of this model we are indebted to the work begun Camarinha-Matos, L.M. & Afsarmanesh [14]. This practice is consistent with model laid out by the ePAL Project, which outlines the structures studied and identified in a number of senior associations across Europe. This model offers pathways to intermediary support for individual seniors used to facilitate their working activities. Senior professionals use this type of services as a support in carrying out their own professional activities to their individual client base [15]:

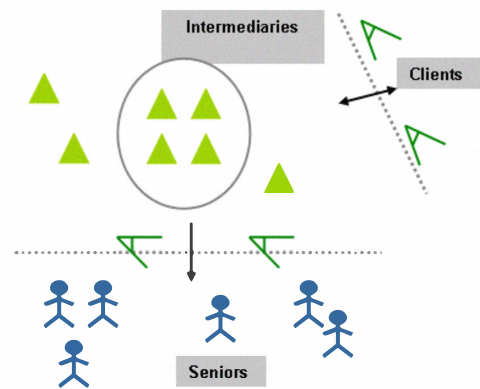


Figure 2 - Model of Intermediaries

While how membership in the Emeritus Club is exercised is up to individuals who choose how much and how little they are involved with other professionals, all members belong to one or more Professional Group or Guild. These sub-groupings are primarily concerned with exploiting work opportunities but have a permanent social structure to provide support where needed. Unlike members of ROTARY or the Lions, Emeritus members rarely wish to be working continuously but want to drop in and out of work. Many want also to be able to exploit retraining and the re-skilling opportunities offered by adult education, or indeed prepare themselves for entrepreneurial activity with management training.

As part of the model, professionals have the choice of working alone or as group members. The Innovation Centre supports those who have a personal or collective interest such as an invention or innovation they wish to market. While the primary focus of the Club is on exploiting personal professional expertise, wide social interaction is possible of the kind experienced during pre-retirement working life. The Emeritus Club has a flexible structure which enables it to support the professional activities of both individual seniors and collaborative projects generated from the interactions within the centre. This model is very much in line with the that of networks of business incubators identified by the ePAL Project which use the support intermediary services outlined in “Fig 2” [16]:

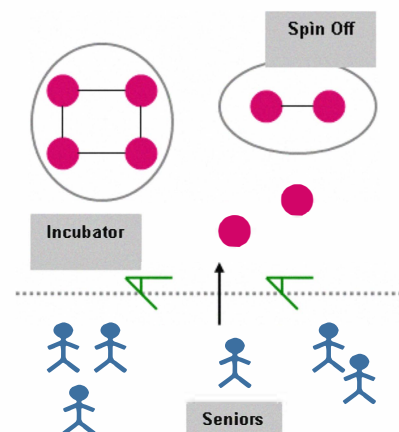


Figure 3 - Model of Start-up

## VII. USE OF ICT

The Emeritus Club was begun as a pilot run with local government funding from the Northwest Regional Development Agency in 2008-9 and this allowed engagement with many local and regional civil servants as well as potential members. In all there were over 70 people almost exclusively aged over 50 involved in the activities of the Club in various ways. The target population for recruitment is middle and senior executives who have a high level of personal ability in using IT and ICT. Many of those involved in the pilot were not retired although a surprisingly large number (about 40%) had experienced compulsory retirement or redundancy at some point in their lives.

The assumption is that virtually all members of the Emeritus Club will be comfortable in using ICT equipment if they choose to do so. Some will just use simple equipment such as pay-as-you go mobile phone accounts, inexpensive lap-tops and home PCs. By and large the underlying use is for personal networking or professional communication. Because the target membership is professional at middle executive level and above, it has been assumed there will be a general level of comfort with IT as a communications vehicle. There has been little attention to the possibility that non-skilled retirees might wish to join or that ordinary senior staff will join. For many the idea of working after retirement is not under consideration even at senior management levels. Most of those wishing to join the Club are those who want to be economically active and many will have an entrepreneurial tendency. Hence they are likely to want to be IT literate at quite a high level. It has also been assumed that the members will by and large be happy with non-virtual means of communication such as leaflets and newsletters even if they are repeated in a virtual format.

However, within the Emeritus Club, Professional members do have varying degrees of capability in ICT. Some are highly skilled and have had jobs dependent on technology. Some have been IT technical experts. Others are less knowledgeable but all are used to working with ICT support. All associates of the pilot would have standard professional use of IT according to the nature of their job. Some, such as scientists, would have highly specialised and technical experience but normally the general demand was for improved communication especially e-mail, mobile phone and a variety of high-tech machine such as Blackberries - usually provided at their employer's expense.

The Emeritus Club itself has a comprehensive IT support structure with web pages, Internet communications, payment capability, messaging, a newsletter and online social networking as a vital tool for communication between members. These ICT tools support and facilitate a permanent real time structure of supper/lunch clubs, meetings and seminars, research groups, symposia. These are local, regional, national and international in their spread and incorporating ICT enables membership to be international. For some purposes the Club recognises sub-regional divisions but the overall vision is international. There are a number of Business Partners who supplement members' services and provide products for members. All of these have an international dimension. Access to the voluntary sector can be achieved

through such partners and this includes overseas voluntary opportunities. The basic ICT structure of the Club depends on smooth working processes and procedures - and of course the most efficient software. Beyond this structure, as part of the Emeritus Club's membership services a call-centre provider is to be used so that there is a sophisticated system of communications for disseminating the services of the Club.

As a testimony to the role the Emeritus Club plays in the lives of its members the following testimony by one such member Brian Pond will help illustrate this: "I used to work as Senior Executive in retailing and was made redundant. It was a job with a fair amount of travelling and I did not see a great deal of IT although some of my younger colleagues did. I still wanted to work though, so I joined the Emeritus Club. When I joined the club I was introduced to their blended approach which proved an efficient way of connecting with other members of the club and finding opportunities to develop some of my entrepreneurial ideas. I found that I needed a fairly versatile IT support system and for the first time bought a Blackberry which I find most useful but a bit expensive for someone on reduced income. Initially, I was a little wary of carrying so much of my correspondence online as I was used to regular face to face contact in my previous employment and didn't see how I could get things done without that. However, I don't want to be in an office anymore, and enjoy being a remote worker. Conducting more of my networking and collaborative work online means I have been able to free up more time. It helps being able to do things like attending the Emeritus' supper clubs which provide me with the social contact I miss from work and I enjoy being able to use additional functions like sending photographs for business purposes as well as leisure interests. I am thinking of getting involved in the Partnership, Innovation and Ideas Network to pass on my skills as a consultant, which would be a new role for me."

## VII. CONCLUSIONS

Setting up a new organisation at a time of rapidly changing modes of communication is a challenge in itself. But establishing one that is composed of members whose experience of life and work is firmly based in the past is a particular challenge. Modern communications tend to be rigidly technical yet older people are used to great flexibility and eccentricity/variation. The use of ICT and other modes of communication within the Emeritus Club have been designed to provide support for networks and organisational forms which are well adapted to existing working practices as well as the changing needs and patterns of behaviour, social and individual, of sophisticated retired professionals. The new forms must be up to date and efficient, as well as user-friendly and intuitive. The Emeritus Club is designed using both Internet and real time means of communication interchangeably, an idea based on the benefit to be drawn by achieving the right blend between new and old forms of interaction and communication, using a range of collaborative tools and support intermediaries.

Flexibility then, must be seen as the paramount quality in both social and economic support structures for senior professionals, as has been demonstrated in the evidence laid

out in this paper regarding the rapidly changing nature of work and active retirement activity. The purpose is the creation of an association which works around, rather than defining, the needs of senior and elderly professionals. The structure of the Emeritus Club is intended to allow seniors to use ICT to define their working patterns, to fit in with a desire for a healthy balanced active third age lifestyle, while prolonging the social networks and professional interaction that they would often lose post retirement.

The prime ability of a small scale organisation, with its role defined largely by its members such as the Emeritus Club, is being able to adjust to the evolving economic and social realities of senior professionals as well as those which will affect the UK and indeed, EU population in general.

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