This issue, the fourth in a series on demographic forces shaping U.S. public education, discusses how the aging of the population affects education. The first section, "Shades of Gray," discusses how as the population ages, schools may face tougher competition for public resources, noting how tensions have surfaced in one Florida county. It examines reasons for older Americans' reluctance to pay taxes and impact fees related to education. Some school leaders hope to persuade more retirees to volunteer in the classroom, both to help students and to bolster community support for public schools. Conflict over how to finance public education fairly could become even fiercer in the coming decades as the proportion of elderly residents on fixed incomes climbs in many communities. On any issue, particularly the school funding issue, older voters are hard to ignore because of their propensity to cast ballots in proportionally higher numbers than any other age group. The question for the future may be how the baby boomers will see things once they enter old age. The second section of the report, "Rethinking Retirement," discusses people who begin to teach after retirement or who remain in teaching after they are eligible for retirement. (SM)
Shades of Gray: Overview

Education Week

The nation is aging. While the number of children continues to climb, they are a smaller share of the population than they once were. In 1960, children made up 36 percent of the U.S. population; by 1996, the figure had fallen to 26 percent. By 2025, that proportion is expected to stand at less than 24 percent. In that year, slightly more Americans are projected to be 65 or older than between the ages of 5 and 17.

Part 4 of Education Week's series on the demographic forces shaping public education in the new century focuses on this trend. As the largest generation in American history enters its retirement years, educators are facing the specter of schools having to compete ever more fiercely for public resources.

One place where the tensions have already surfaced is Volusia County, Fla. Last spring, the Florida Supreme Court decided that the county's "school impact fees"—charges on new houses to help cover school construction costs—should not apply to seniors-only communities. The ruling stirred strong feelings in northeast Florida and around the state.

Yet the aging of the population portends not just hard choices, but new opportunities as well. This installment of the series also looks at the older teachers who could help staff the classrooms of the future.

Stories include:

- **Shades of Gray.** With the nation's population growing older, U.S. schools may well face tougher competition for public resources in the years ahead. Tensions have already surfaced in one Florida county. Includes the charts "Advancing Age" and "Projected Costs of Caring for Elderly People."

- **Rethinking Retirement.** Older teachers and potential retirees opt to stay in the classroom to help ward off teaching shortages.

- **About This Series.** Read about other installments of this special series.

PHOTOS: Volunteer Mary Seny reads to 1st graders Roy Nicholas and Chrischelle Neal in their Daytona Beach, Fla., school.

—Glenn Danforth
Shades of Gray

By Bess Keller

Ormond Beach, Fla.

Above all, the three sixtysomething men want you to know they don't deserve the bum rap they feel they've gotten from the local newspaper and, as far as they can tell, from the citizens of Volusia County, Fla. Dressed in shorts and casual shirts, they are sitting around a table in the pastel clubhouse room where two of them gambled a few dollars on pinochle the night before. They are board members of the Aberdeen Homeowners' Association, and they are protesting the idea that their personal selfishness was at the root of a Florida Supreme Court decision that has made them feel a little like outcasts.

The high court decided last May that Aberdeen, a retirement development that rose five years ago like a shimmering mirage from the pine woods, is not subject to what are called school impact fees. The court reasoned that the community has no appreciable impact on the local schools because it bars minors, and thus should be exempt from fees designed to help schools pay for the additional classroom space that newcomers with children require.

"The first line in the newspaper story was, these old people at Aberdeen don't want to pay taxes," says Robert R. Quinn, adding that the idea seems to have spread. "On the golf course three weeks ago, some guy insulted me over it, and almost got into a fight. I don't like to be told I don't pay taxes."

The three want the world to know that they aren't anti-tax and that they had virtually nothing to do with the suit. It was brought by the developers, who own the land on which the community's roughly 250 homes are clustered and who operate its extensive recreational facilities. Eventually, Aberdeen will comprise about 500 houses, all of them factory-built "manufactured homes" brought to the site in two or three pieces by truck. In such an arrangement, homeowners get the kind of secure and lushly landscaped setting that is usually associated with costlier residences.

Quinn, a former school principal in upstate New York who likes to wear a Yankees' cap pulled low over his forehead, says he doesn't even know whether he'll get back any of the more than $800 that was earmarked for schools from the $72,000 purchase price of his house.

These men are touchy for a reason, and it goes far beyond a relatively narrow decision by the state high court. They are trying to fend off the perception that old people are "greedy geezers" with unprecedented political power.

And yet, undeniably, the aging of the population is a force to be reckoned with—not least, by school policymakers and administrators. Aberdeen residents are part of the fastest-growing segment by age of Florida's population. The Sunshine State is the place where one of the most important trends in the nation's demographic future is playing out in the present, and it's a trend that many education leaders are watching anxiously.

One in Five
Today, people over 65 make up an estimated 12.7 percent of the U.S. population but 18.1 percent of Florida's. In 2025, that is projected to reach 26.3 percent—again, the highest proportion in the nation. Even more important, by that date 26 states are projected to surpass where Florida is now.

Those state-by-state changes are expected to add up to a substantially older overall population nationwide, following a global pattern driven by rising life expectancy and falling birthrates. But within that pattern, the United States stands out: Having produced by far the largest generation in its history after World War II—the baby boomers—the country will go gray quickly after 2010. By 2025, almost one in five Americans will be over the age of 65.

Currently, the boomer bulge and immigration are keeping the U.S. population among the youngest in developed countries, and the average age of Americans is not expected to be as high as that of Europeans even by the middle of the 21st century. Still, by 2040, the number of U.S. residents age 80 or over, for instance, may well be three times higher than at present, surpassing the number of preschool children projected for that period.

What does that portend for schools and for children? It's far from a given, but many analysts have foreseen that an economy that is straining to pay the public and private pensions, and even more, the medical costs of such a mammoth elderly population will have trouble finding money for the needs of young people.

If such predictions prove true, policymakers of the future may face a host of tough questions. Should Social Security benefits be limited to free up money for other purposes, such as education? Should property taxes, which often hit the elderly hardest, continue to be a mainstay of funding for schools? Should money be spent on K-12 education or on retraining older workers?

In some observers' minds, such questions raise the specter of decades of political battles pitting the interests of the old against those of the young.

Competition for public resources could be especially intense if the aging of the population serves to slow overall economic growth, by lowering the proportion of workers in their peak earning years and thereby depressing consumer spending and the nation's savings rate.

Likening population aging on the global stage to an iceberg, Peter G. Peterson, a former U.S. secretary of commerce under President Nixon and now the chairman of the Blackstone Group investment bank in New York City, warns of a scary sail through the next few decades.

"Lurking beneath the waves ... are the wrenching social and economic costs that will accompany this demographic transformation—costs that threaten to bankrupt even the greatest of powers, the United States included," Peterson writes in his 1999 book Gray Dawn. Based on that view, Peterson calls on the nation to consider scaling back the array of benefits it provides the elderly.

Other experts have challenged dire warnings such as Peterson's, saying that they contribute unnecessarily to generational conflict. They also argue that the United States is rich enough to improve prospects for all its most vulnerable people—including children—without hamstringing the economy.
Critics also worry that such forecasts reinforce the image of prosperous seniors sitting smugly in well-feathered nests that are protected by powerful interest groups. So while it is true that the poverty rate among today's old people is far lower than it is among children, some analysts point out that certain subgroups, such as elderly single women and people 85 or older, are hardly well-off. And the baby boom generation is also expected to have its share of have-nots; approximately one quarter of them are financially ill-prepared for their retirement, according to a recent study.

For those and other reasons, some experts see the aging of the baby boom generation as less significant than other changes on the horizon.

"Even if we knew what the impact [of that aging] would be, it would probably be relatively small compared to the more important decisions a nation has to make in regard to promoting technological change and good management in business," insists James H. Schulz, a retired professor of economics at Brandeis University and a past president of the Gerontological Society of America. "To call the aging population a crisis is a kind of simplification, which will get certain proposals on the political agenda that would otherwise be thought to be ridiculous and scary."

Still, many observers agree that changes in current public policies affecting the elderly should at least be considered. And many predict that it will be hard to get through the coming era without tax increases, pension-benefit rollbacks, and longer working lives.

Too Little Community?

The prospect of change, and the possibility of greater financial pressures on individuals and governments, make for apprehension. Perhaps that's why feelings on both sides of the impact-fee issue run high here in Ormond Beach, located on the Atlantic coast just north of Daytona Beach.

"I can't see the problem with a small impact fee, whether I'm 40 or 60," offers William A. Walden, the principal of Ormond Beach Middle School not far from the Aberdeen development. "If we don't put educated children out in the workforce, I'm going to suffer as a result."

It's a theme repeated often by school advocates and employees: We'll all benefit from the investment, so why be stingy? The distinction between an impact fee and a tax, which some residents of Aberdeen like to draw, seems irrelevant to many citizens. Impact fees are, after all, imposed in Volusia County only after the elected County Council approves a recommendation from the elected school board.

William E. Hall, the superintendent of the 60,700-student district with the same borders as the county, agrees that "in our high schools sit the lawyers and doctors and other professionals who will be serving people here in 10 years." As the district did in court, he also points to the fact that the schools open to residents in the event of natural disasters, such as hurricanes.

But what really bothers him, the former high school history teacher says, is the waning sense of community and the common good. Hall laments: "We are dividing our society into different factions. This is my biggest concern, not the Aberdeen residents."

He says he is therefore not in favor of communities that exclude people by age. He doesn't like impact fees either, which divide people with new homes from those who buy older ones, but he says the district had run out of other options to pay for school construction and renovation. It has reached the state-imposed limit in what it can charge on top of the state property tax, and local voters rejected a half-penny increase to the sales tax in the early '90s when revenue shortfalls caused the state to postpone capital projects.

Some school leaders hope to persuade more retirees to volunteer in the classroom, both to help students and to bolster community support for public schools.
funding. At the same time, enrollment was climbing steeply.

With 1,500 to 2,000 more children in the schools every year starting in the late 1980s, school and county leaders passed Volusia County's school-impact-fee law in 1992, lowering the amount of the fee under pressure from homebuilders in 1997. While enrollment began to slow last year and the state increased its support in 1997, district officials say they are continuing to play catch-up.

"It was the student-population numbers that drove the decision to look at impact fees," Hall says.

School leaders estimate that the state supreme court's decision to exempt Aberdeen from school impact fees will eventually cost the district $1 million or more a year in funding out of an annual $50 million capital budget.

The Volusia County Council has already amended its ordinance to accord with the ruling, so that other developments with the same ban on minors that Aberdeen has will be exempt from future school impact fees. Meanwhile, Aberdeen's developers have qualified for a refund of just over $250,000.

To make up for the lost money, Superintendent Hall says, the district will either delay projects or ask voters to approve a bond issue and accompanying tax increase, the first since 1986. A 1980 bond issue will be completely paid off next year.

On a larger stage, school impact fees—long hated by the homebuilders' lobby—are in trouble. Last spring, the Florida legislature slashed the fees in the 15 counties where they were then in effect, and set aside $50 million to help school districts make up the difference in their construction budgets. While Gov. Jeb Bush vetoed the legislation, many believe that he did so to make way for a plan allowing the abolition of the fees. If anything, the Aberdeen decision renders the fees even less attractive to politicians.

Not that politicians are rushing to suggest alternatives to impact fees. One of only nine states in the nation without a personal-income tax, Florida has a strong anti-tax tradition.

Some would say, too, that the Aberdeen decision was much less about special treatment for the elderly and much more about curbing local government's ability to tax. The conservative Pacific Legal Foundation, for example, weighed in on the side of Aberdeen's developers on the basis that the fees constituted "illegal taxation"; the foundation hailed the decision as "a huge victory for taxpayers."

Frank D. Upchurch III, the St. Augustine, Fla., lawyer who argued the case for Aberdeen's developers before the Florida Supreme Court, says that aspect of the case resonated with him personally. "One of the things that bothers me," he says, "is the idea that a government can meet all our needs and the government has a bottomless bank account."

Reaching Out

This much is for sure: Florida schools will continue to plead for more building money because the school-age population is expected to climb by 11 percent percent over the next 25 years. In most states, demographers say, the rate of increase will be higher in the second half of that period, just when many baby boomers will be rounding the corner into later old age, the time of life that is currently most costly to the public purse.

Raising costs for schools, many of those children are expected to speak a language other than English at home, since immigration is expected to drive much of the growth.

Even with the increase in numbers, the proportion of young people in the total population of Florida—and the nation—is projected to keep dropping over the next two decades, owing to larger increase in the elderly population.
Like many a Sun Belt superintendent, Volusia County's Hall already knows that his schools have their work cut out for them if they don't want senior citizens—who make up 23 percent of the county's population—to help sink the school bond issue that could be in the offing. The district needs to increase the connections older people have to the schools. Not only that, the schools could use the seniors' help.

"We're reaching out," Hall says. "We encourage our seniors to become involved as volunteers, mentors, tutors. Five years ago, we started our community education program, where, for a slight fee, people can take courses, and that's grown by leaps and bounds."

Fights over how to finance public education fairly could become even fiercer in the coming decades, as the proportion of elderly residents on fixed incomes climbs in many communities.

The effort to connect older residents to schools has an ally in Assistant Principal Judith E. Winch. Last year, when Winch came to Westside Elementary School—where 85 percent of the children receive free- or reduced-priced lunches—the administrator brought with her a program she had set up as the reading specialist in her previous school. HART, for Happy About Reading Time, matches each adult volunteer with four young students for a once-a-week reading-aloud session in a classroom outfitted like a living room.

"A lot of our students don't get read to at home—they don't even have books at home," Winch says. "It's just exposing the children to good literature, good expression, and a nurturing environment."

Winch says her volunteers aren't all senior citizens but, on the whole, she prefers them. "I really was targeting seniors," she says. "I wanted it to be a grandparent-type situation, and the volunteers need patience."

While the program was designed to benefit the children, Winch see a public relations dimension that is also important. "The more people we get involved, the more we have people believe in the public schools," she says.

"You do need to get out and sell the public schools," she adds, "especially to people who have raised their children."

Champion Voters

Elderly people are hard to ignore on any issue that comes to a public vote because of their well-known propensity to cast ballots in proportionally higher numbers than any other age group. Almost incredibly, in the 1996 federal election, registered voters over 85 were more likely to vote than registered voters of any age group under 35. Participation in that election rose by age group until the age of 75, after which there was a slight drop-off.

Still, the executive director of the Florida School Boards Association advises school district officials not to fret over the senior vote. "Don't neglect them, but understand that the best you're going to do is 50-50" among older voters on a tax increase, says Wayne Blanton, the director. "Get all the parents on your side first and then go from there."

In Volusia County's last bond-issue vote in the late 1980s, returns from the precincts with a high proportion of elderly voters showed no difference from others, district officials say. That accords with studies from the late 1980s showing that, even in balloting for pocketbook issues such as capping property taxes and tax increases for school bond issues, old age is not a statistically significant variable in predicting voter choice. In presidential elections, seniors distribute their votes in about the same proportions as voters in other age groups.

"One of the major findings of social gerontology is, if you want to know what people will be like when they are old, look at them earlier in life," says Schulz, the retired Brandeis...
professor. So it follows, he says, that the best predictor of how senior citizens will vote is how they voted in the past.

When older citizens do vote to reject a tax increase earmarked for schools, according to Susan A. McManus, a professor of political science at the University of South Florida, often they say they are dissatisfied with the performance of schools. "They compare their own educational experience with what they see turned out today with fancy buildings and say, 'I'm not going to put more money into that kind of system that doesn't work,'" McManus says.

That's a viewpoint that might be altered by more contact with schools and by the kind of accountability system that Florida recently put into place, McManus suggests. The system gives letter grades to schools to indicate how well their students are learning.

Many observers say, however, that people in retirement communities, especially ones like Aberdeen that draw people far from their previous homes, are more likely than other members of their generation to "vote their age" on school funding increases. They tend to have fewer long-standing ties to the local schools through children or grandchildren and are less likely to form new ones through acquaintance with young families. Often, the retirees lead their social lives mostly behind the gates of the development.

Still, residents of such retirement communities are in a minority among their age mates, and they are likely to remain that way. In general, people of retirement age are only about half as likely to move as those in the population as a whole, says Charles F. Longino Jr., the director of the Reynolda Gerontology Program at Wake Forest University in Winston-Salem, N.C. Whether because they lack the means or have more reasons to stay put and fewer to leave, most people retire in a familiar community.

The leaders of the Aberdeen homeowners' association are among the minority that have chosen to take the plunge, and their reasons for moving to a Sun Belt retirement community are typical, according to Longino's research into retirement migration.

Bob Quinn, the Aberdeen resident from New York, tartly says he moved to Florida because he "got sick of chipping ice." Allen Bornstein, the president of the homeowners' association, liked the cost of living compared with that in the Los Angeles area, where he worked in movie distribution and made his home for 24 years.

James F. Klingele, a retired safety engineer who helps Quinn run the orientation sessions for new Aberdeen residents, wanted a quiet spot with a milder climate than the one he left in Ohio.

Aberdeen had a special draw for Bornstein. Because his wife is blind, the couple sought a development where people were just moving in and making friends might be easier. Quinn, Bornstein, and Klingele agree that Aberdeen is indeed a friendly place where people get along, and they are satisfied with their choice.

At the same time, Quinn and Klingele say they are glad they raised their children in New York and Illinois, respectively, where the taxes were higher and the schools, they say, were better. "It's a generally accepted opinion that schools aren't good here," contends Quinn, with Klingele nodding agreement.

"The population was young, and recognized the needs for a good education," recalls Klingele of the Normal, Ill., district where his three children attended school. "They never failed to pass a bond issue there."

But What of the Boomers?
Of course, the question for the future is not how the current generation of seniors votes or views schools. It's how Americans born in the nearly two decades following World War II—the baby boomers—will see things once they enter old age. And there, opinions lead in many different directions.

"I think there's a lot we don't know yet, but we do know that boomers won't have the same attitudes as current seniors," says McManus of the University of South Florida, who studies the voting patterns of the elderly. She thinks, for instance, that senior citizens born during the baby boom would be willing to trade in some of their Social Security pensions for private accounts "because they made a bundle off the stock market."

But Clare Hushbeck, an economist with the American Association of Retired Persons, the nation's largest advocacy group for those over 50, points to the fact that many boomers have saved no more than did their parents did and yet missed out on the generous pensions that characterized the unionized American workplace in the 1950s and '60s. In addition, she says, the material expectations of today's middle-aged Americans are higher than those of previous generations, largely because of the dramatic increase during their adult years of two-earner families.

For Hushbeck, those factors mean that most of those in the post-World War II generation expect to work later in life, which surveys confirm. It does not particularly suggest that they will be any more willing to see Social Security curtailed.

Many experts describe the generation born between 1946 and 1964—the period that demographers consider the baby boom—as both healthier and better-educated than today's elderly population. But it is difficult to extrapolate those characteristics into reliable predictions about health-care costs, say, or voting behavior.

Says Hushbeck: "The boomers are 76 million people and such a heterogeneous group, it's hard to know what they'll be like." Or how their retirement years will affect schools.

At 41, Ormand Beach resident Nancy Holman belongs to the younger ranks of the baby boom, and doesn't worry much about retirement, except for some investing and the vague notion that "Social Security won't be there for me."

Instead, she is in the thick of child-rearing, with one youngster in private kindergarten and the other in 2nd grade at the local public school, Tomoka Elementary. Holman was pleasantly surprised by what she found at Tomoka because she, too, had heard disparaging opinions.

So far, she is pleased with the education her 2nd grader is getting, although she holds out the possibility that her family would move 80 miles north to Jacksonville so the children could be enrolled in a private school there. But to meet the expense she would have to go back to her paid work as an engineer and, besides, she and her husband like the community where they have lived for nearly two decades.

That's why Holman, who is sitting in a nook of her family room decorated with phonics flashcards, has been eyeing the middle school her children would attend. The second-most-crowded in the county, surrounded by a dusty village of portable classrooms, Ormond Beach Middle School is not officially due for relief soon.
So Holman, a friendly woman who wears several hats for the local PTA, has mounted a campaign for a new middle school to accommodate some of the youngsters who would otherwise all have to attend Ormand Beach Middle. "They'd love to give us everything we want, but they have this huge money crunch," she says of local school officials, so "we have to get their attention."

She recognizes that a sales-tax increase might be necessary to pay for a new bond issue, and she is ready not only to vote for it but also to work for it. Meanwhile, Holman doesn't understand why Aberdeen residents would object to paying school impact fees.

Her views are a curious counterpoint to those of the Aberdeen board members, who are reluctant to admit that they have any objections to the fees, for fear of taking a further public drubbing. But, eventually, Jim Klingele offers that a tax increase strikes him as a fairer, more honest way to get help for schools than impact fees charged to homebuyers who will bring no children with them.

"People obviously didn't understand the difference between the objective of an impact fee and the objective of taxation," he says.

Both he and Quinn think it's stretching a point to justify the fees by citing uses that seniors themselves might make of local schools. "I don't know one person," Quinn scoffs, "who's taken a night class" at a public school.

Yet the older men and the mother of small children think much alike on some important issues. They all believe, for example, that among the main tasks of a parent is to raise financially independent children who are equipped to help safeguard the nation's future.

And in a view that holds the potential for bridging the gap between generations, they all see education of the young as a primary ally in achieving that goal.

"I think anybody who doesn't grasp the need for continuing improvement of education for kids from all walks of life is short-sighted," Klingele declares, "and will help drive us into problems deeper than the ones we have now."

**On the Web**

Read the Florida Supreme Court’s opinion in the *Volusia County v. Aberdeen at Ormond Beach, L.P.* Impact fee case, from FindLaw.

The Brookings Institute provides a transcript of "Living Longer: The Challenges of an Aging Population," a panel discussion it held in May 2000. The event was part of series of forums hosted by Brookings to encourage the presidential candidates to address important issues confronting the nation.

The authors of "Economic Consequences of an Aging Population," September 2000, from the Urban Institute, argue that "demographic trends will have adverse effects on economic growth after 2010....But the effects do not appear to be catastrophic."


The Consortium for Policy Research in Education at the University of Wisconsin-Madison posts links to key topics in understanding school finance, including "Sources and Levels of Education Revenues and Changes Over Time."
PHOTOS: Retiree Tony Dechellis enjoys the view from the boardwalk in Daytona Beach, Fla. Florida's already-sizeable elderly population is expected to rise sharply in the coming decades.

Volunteer Mary Seny reads to 1st graders Roy Nicholas, 7, and Chrischelle Neal, 6, as part of the Happy About Reading Time program at Westside Elementary School in Daytona Beach.

James F. Klingele, left, and Robert R. Quinn live in the Aberdeen retirement community in Ormond Beach, Fla. The community's developers won a court decision exempting such seniors-only developments from fees levied on new housing to help pay for schools.

William E. Hall, the superintendent of schools in Volusia County, Fla., found himself with a hole in his facilities budget after his district lost a recent court battle over whether retirement communities should be exempt from housing fees used to help pay for school construction.

To cope with overcrowding, Volusia County makes do with portable classrooms, including these at Ormond Beach Middle School.

—Glenn Danforth
Rethinking Retirement

By Bess Keller

Education Week

Ormond Beach, Fla.

William Babcock was an early retiree bored with fishing when he started his teaching career at Ormond Beach Middle School here in 1993.

Last spring, the math instructor was named teacher of the year by the Volusia County school district, an honor that an extensive selection process and an hour in his class suggest was richly deserved. At the time he was 57, the average retirement age of district employees.

School administrators and policy wonks hope there are a lot more Bill Babcocks out there. Without them, it's easy to imagine teacher shortages getting worse and teacher quality declining. More broadly, the contributions of older workers can help shore up and secure the nation's continued economic growth.

In Volusia County along Florida's Atlantic coast, close to one-third of the district's 4,200 teachers are over 50, which leaves school officials facing a coming teacher drain of serious proportions. And the problem extends beyond the teaching corps: Superintendent William E. Hall warns that by 2003, 12 out of his 16 current top administrators will be retired.

Nationally, experts say, it would benefit the United States to reverse the post-World War II move toward earlier and earlier retirement, a trend fueled in large part by the combination of private pensions and Social Security. At the same time, those analysts warn, many baby boomers will not have the means to give up working at the ages their parents did. One reason is that the age at which retirees can begin collecting full Social Security benefits—long set at 65—will begin to inch upward in 2003; by 2027, the age will reach 67.

Post-retirement work wasn't originally in Bill Babcock's plans. With his mortgage paid off and his two sons through college, he decided to take advantage of a generous early-retirement package from his employer of more than 20 years, the Boston-based Digital Equipment Corp. An engineer with a graduate degree in business administration, the Massachusetts native says he loved his job as the director of engineering operations for DEC's semiconductor division, but it grew increasingly wearing.

"I was going to lie on the beach, fish, and read books," he says. He and his wife chose Ormond Beach for retirement in part because her parents live in the area.

But in less than two months, Babcock, a trim, smallish man brimming with energy, had had enough of leisure. His wife said, "Go be around young people," so he looked up the nearest school in the phone book. It was Ormond Beach Middle School.

'Just Loving It'

He volunteered as an aide in some computer classes, then started helping with math classes. "I was just loving it; it was a ton of fun," he says. "These kids say thank you, and they are so unpredictable."

In May of 1993, the then-principal of the 1,700-student school, Roben Smith, came to him and suggested that he take the job being vacated by a retiring math teacher.

All right, he said, never really intending to take the seven courses he would need to get a full-fledged teaching license. But after another year, he didn't want to stop, so with the help of the district's credentialing expert, he scheduled himself at four different colleges to complete the requirements in time.
Meanwhile, he had his own method for learning the job. "My first year I went and sat in the back of classes of teachers I had respect for," he recalls. "And I asked them questions: How do you do that? What's the best way to do this?"

Four years ago, in addition to his math teaching duties, Babcock became the leader for one of the four 8th grade teams that subdivide the grade into more manageable groups of students and teachers. With the $1,200 bonus he earns for teaching in a shortage area, mathematics, he earns about $33,500—some $100,000 less than his old job paid.

In a recent Algebra 1 class, Babcock kept things moving at a brisk pace through a routine obviously familiar to his 32 8th graders. He confides that he learned to put a short quiz toward the start of class from one of the master teachers he watched in his first year.

Meagan Foley, one of Babcock's students, says it doesn't matter to her that he is older than most teachers, and she thinks it's "cool" that he had another career before turning up on a middle school faculty.

"He's fun, and he's nice," she says, "and you can always get help from him after school."

Superintendent Hall praises efforts by Florida leaders to lure older people into or back into the classroom. The state has long allowed teachers to return to the classroom after a year's absence without any reduction in their pensions and at full pay. But a more recent change allows teachers to be vested in the state pension plan after six years rather than the 10 years required previously, so that people can start earning a second retirement income sooner.

And a 2-year-old program allows teachers and administrators who reach retirement age with enough years on the job to stay in their current positions for an additional five years as their pensions accrue interest. So far, 250 employees have enrolled.

Dixie Lee Blake, the district administrator who helped Babcock navigate the state licensing requirements, has nothing but good words for the teachers who chose to continue when they could retire.

"Every single one of the ones I knew who came back was an excellent teacher," she says, "the kind you would definitely want in the classroom."

PHOTOS: Teacher William Babcock, a onetime retiree, says his advanced-algebra 8th graders, including Kevin Lowe, left, and Jessica Lane, right, are "really smart."
—Glenn Danforth

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Advancing Age

This year, people age 65 or older make up 15 percent or more of the population in only four states. And in no state do they constitute more than 20 percent of the population. But that picture is expected to shift dramatically in the next quarter-century. By 2025, more than half the 50 states are projected to have populations in which at least one in five residents is a senior citizen.
Percent of the Population That Is 65 Years or Older in 2000

- Less than 10.0%
- 10.0% to 13.0%
- 13.1% to 15.0%
- 15.1% to 20.0%
- Greater than 20.0%

Bureau, series A population projections by age for 1995 to 2025.

SOURCE: U.S. Census
Projected Costs of Caring For Elderly People

Spending for the federal government's two largest programs to support the elderly—Social Security and Medicare—is projected to climb sharply as the baby boom generation enters retirement.

SOURCE: Projections provided by the Social Security Administration and the U.S. Department of Health and Human Services.
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