The Interface Between Career Planning and Retirement

Jacqueline Peila-Shuster, Guest Editor

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- Using Strengths to Construct the Next Life Chapter
- Transition from Career to Retirement: A Psychoeducational Group Design
- Working with Couples in Retirement Transition
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- Entering the Second Half of Life: New Models for Community Support and Engagement
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Looking Ahead with the Journal

This issue of the Career Planning and Adult Development Journal is devoted to The Interface between Career Planning and Retirement, with Guest Editor Jackie Peila-Shuster, PhD, Assistant Professor, Colorado State University. We truly appreciate the work of our authors in creating this issue of the Journal.

Here is what we have planned for future issues of the Journal:

The Careers of Career Management Professionals, with Guest Editor Nancy Parsley, Master Career Counselor and President, Working Well, in Kentucky.

Book Reviews 2012, with our Book Review Editor, Sarah Michalos, PhD, of Cleveland State University in Ohio.

Women in Industry Today...and Tomorrow, with Guest Editor Carol Christen, author of What Color is Your Parachute? for Teens.

Competitiveness, with Guest Editor Rich Feller, PhD, of Colorado State University.

Social Media and Career Development, Guest Editor Melissa Venable, PhD, an instructional designer/project manager in Beaufort, South Carolina.

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Introduction

Introduction to this Issue

Career development is an integral subset of human development. While historical key theorists (e.g. Freud, Piaget), considered human development to end shortly after adolescence, most professionals in the field of human development today accept that development goes on throughout life (Papalia, Sterns, Feldman, & Camp, 2007). Within the life span approach, we know that human development is lifelong with varying degrees of gains and losses in different aspects of the individual, and that there is intra-individual plasticity (modifiability of performance) (Baltes, 1987). Human development is markedly influenced by one’s socio-cultural conditions, the historical times one lives in, as well as contextual influences; and furthermore, the field of human development must be seen as multi-disciplinary (Baltes, 1987). As part of this multi-disciplinary approach, career choice and development can be understood as “human development though a constellation of work and non-work life roles” (Niles, Herr, & Hartung, p. 14). Understanding this life-long approach to career development enables career practitioners to readily engage in, and advocate for, later life career (and thus, human) development. The current social construct of retirement may have outlived its usefulness as we move towards a new paradigm of lifelong work, leisure, and learning. Career practitioners must help individuals explore their attitudes about aging, work, leisure, lifelong learning, and retirement as they construct possibilities for their next life chapter. Ascertaining one’s values, needs, desires, and wishes coincides with finding one’s purpose and how to go about living one’s vision. It is important that the purpose and vision for the next life chapter is chosen consciously; utilizes one’s strengths, abilities, interests; is considered within the uniqueness of one’s culture and life context; recognizes the importance of relationships; and can be modified to adjust to life circumstances and new transitions. In addition to facilitating self-exploration, career practitioners can also encourage clients to connect with the growing resources available for later life planning that can further assist individuals as they redefine their retirement years according to their own terms.

Unfortunately, ageism continues to interfere with full acknowledgement of human development as lifelong, and thus also impedes the notion of career development as a lifelong process. Butler (2008) defines ageism as “a form of systematic stereotyping and discrimination against people simply because they are old” (p. 40). While some forms of ageism are
apparent, and even have protections in place (e.g., American Discrimination in Employment Act), it is still not out of the ordinary to see the casual acceptance of ageism in various forms, such as advertisement and greeting cards that openly and unabashedly perpetuate ageism by reinforcing ageist stereotypes. Furthermore, ageism is not only directed towards older adults, but it is also often self-directed via internalized negative messages about aging received throughout one’s lifetime. Career practitioners must be consciously aware of, and reflective about, how explicit and implicit ageism affects their clients as well as their own thoughts and attitudes. Thoughtful self-reflection and careful consideration of how one uses the concept of age can be a critical step in combating ageism and in approaching work with older adults. Mental files of stereotypes and myths about aging must be replaced with realities and truths. Then, career practitioners can truly make connections, broaden inclusivity, honor diversity, and promote lifelong career development. In an effort to educate, collaborate, and advocate, this special issue titled “The Interface Between Career Planning and Retirement” of the Career Planning and Adult Development Journal is timely, useful, and thought-provoking. It seeks to broaden readers’ vision of retirement and later-life planning, and challenges preconceived notions regarding retirement. It also encourages career practitioners to assume their role as experts in lifelong career development in assisting people as they construct their next life chapter.

This special issue opens with Jane Goodman and Mary L. Anderson providing a foundational understanding of retirement as another life-career transition in “Applying Schlossberg’s 4-S Transition Model to Retirement.” In explaining and applying this model, the authors provide useful strategies to assess and address shifting assets and liabilities in individuals’ lives. This can then facilitate optimal adaptation to change and transition within the ongoing process of retirement. Furthermore, they stress the responsibility of career practitioners to engage in advocacy at the individual, community, and public policy levels.

In an effort to continue to deliver practical strategies for career practitioners, I had the opportunity to provide an article addressing the use of a strengths-based model in self-discovery and exploration to assist with retirement transition. In “Using Strengths to Construct the Next Life Chapter,” I advocate for redefining and individualizing the meaning of retirement based upon each individual’s uniqueness. Information about, and practical applications of, a strengths-based model is provided to help establish a foundation for next life chapter construction.

David A. Hermon and Jonathon Lent also provide an immediately applicable approach for career practitioners via a group format for
exploring self in “Transition from Career to Retirement: A Psycho-educational Group Design.” Using the Indivisible Self (IS-Wel) model proposed by Myers and Sweeney (2005), they use weekly sessions to explore the creative self, coping self, social self, essential self, and physical self. Their six-week group design is detailed in addressing the self-exploration and planning needs of late career individuals’ retirement transition, yet general enough for practitioners to make modifications based upon participant variables.

While self-discovery and exploration is essential, it is understood that life transitions do not occur in a vacuum. Therefore, Dorian Mintzer and Roberta K. Taylor illuminate helpful strategies for couples’ retirement planning in “Working with Couples in Retirement Transition.” The authors facilitate career practitioners’ understanding of some of the issues that couples experience with retirement transition. They also provide communication strategies and 10 critical conversations needed to help couples develop a shared vision of retirement as they fit the pieces of their unique retirement puzzle together.

Life circumstances and contextual factors continue to be the theme in “Guiding Principles for Practitioners Interested in Career and Retirement Transitions with Caregivers” by Christine A. Fruhauf. She reminds us that many of the individuals experiencing career and retirement transitions may be caregivers to frail and sick family members, or may be raising their grandchildren. While advocating for using strengths-based approaches in working with caregivers, she provides guiding principles for career and human resource professionals to consider in their work with these caregiving individuals experiencing later life career and retirement transitions.

Community support and networks surrounding the topic of retirement continue to gain in prominence and utility. In “Entering the Second Half of Life: New Models for Community Support and Engagement”, Doug Dickson focuses on the rise of various organizations and professionals looking to support older adults that are searching for engagement, contribution, and income in their later life. As a pioneer in this movement, he shares his depth of knowledge surrounding it and discusses both community-based organizations and networks. He also presents some of the initiatives being developed, and highlights implications and opportunities for career planning professionals.

Delving further into community support networks, Kathleen G. Schaefers examines the emergence of more individuals opting for an “encore” career in “Working for Good: The Encore Career Movement.” She examines a rising trend of baby boomers transitioning into work that better aligns with their talents, values, and search for meaning;
highlights efforts and innovations that are providing avenues into encore careers; and provides suggestions for career practitioners. She further asserts that these later life careers hold much potential, not only for individuals wanting engaging and meaningful work, but also for employers needing talent and a society needing solutions.

**Linda Kuk** provides a glimpse into actual experiences of retirees in “Transition into Retirement: The Experiences of Senior Leaders.” In her article, she discusses common themes related to retirement transition that emerged from a qualitative study of senior higher education administrative leaders. She then discusses the implications from these themes and provides recommendations (based on the advice provided by the study respondents) which individuals and institutions involved with pre-retirees can utilize to help provide assistance to potential retirees.

With older workers either needing or wanting to continue to work past what has been typically considered the age of retirement, **Harvey L. Sterns** and **Krystal L. Culler** assert the need for workers of all ages to accept protean careers in “Self-Management of Career and Retirement: Changing Issues in a Changing World.” Protean careers emphasize the need for career self-management in today’s ever-changing work environments and the authors explore various implications of career self-management for the older worker. They also examine factors affecting the decision to retire or continue working, and discuss what defines being an older worker.

While this special issue primarily focuses on issues ranging beyond retirement finances, no discussion regarding retirement would be complete without addressing financial considerations. Social Security is a vast and complex system with a long history that **Paul A. Crumby** addresses in his article, “From Social Security to Social Insecurity.” He leads us through the history and development of Social Security to allow readers to have more information when considering its current status. He also discusses and analyzes various solutions to the current concerns with Social Security, providing new understandings and insights when pondering its complexity.

It is my hope that readers will utilize this issue to gain knowledge about new trends and useful strategies regarding later life career and retirement planning, and to challenge preconceived notions. It has been an honor and humbling learning experience to collaborate with the authors in this issue. Their work and wisdom encourages career practitioners to continue to identify needs and connect them to solutions as they partner with individuals in designing career-life plans in later adulthood.

**Jacqueline (Jackie) J. Peila-Shuster, PhD,** Guest Editor
References


Chapter 1

APPLYING SCHLOSSBERG’s 4-S TRANSITION MODEL TO RETIREMENT
by Jane Goodman and Mary L. Anderson

Introduction
Retirement is an increasingly important topic for career practitioners, especially with the first wave of 3.2 million baby boomers turning 65 in 2011. This age cohort is already shifting the perceptions and expectations of retirement, furthering the transformation of this life stage that began decades ago. While the baby boomers are often grouped together as a cohort, it is important to recognize that the most outstanding characteristic of this group is its diversity. Many of these adults are looking to “what’s next” as they anticipate living longer and carving out a life in retirement that holds unique opportunities for meaning and a sense of excitement (Schlossberg, 2009). The shape and definition of this life stage continues to evolve and change away from the traditional stereotypes. What was once considered the end of the road has become for many a marker along the way. Often these adults are actively engaged in forging new paths, and creating a unique combination of work, learning, and leisure (Nelson & Bolles, 2007). Laslett (1991) described this stage as the Third Age, referring to newfound opportunities for self-development and reaching new heights of fulfillment and/or achievement. This idea of retirement is in contrast to stereotypes of long afternoon naps and leisurely time on the front porch. Yet, retirement is unique to each individual, and it is imperative when working with a client to define what retirement means, sorting through influential factors, and determining how all this fits within the client’s social/cultural context. As this journal issue highlights, the topic of retirement has been gaining increased attention from scholars and researchers over the past few decades, and practitioners are in need of tools and strategies to help their clients navigate their paths through retirement.

Working within the transition framework can be a helpful strategy in assessing and determining a counseling plan with clients who are approaching, or already living their lives in retirement. The purpose of this article is to provide an overview of Schlossberg’s 4-S Model (Anderson, Goodman, & Schlossberg, 2012). We are defining a transition as an event or non-event resulting in change. Within this article we will illustrate,
conceptualize, and discuss practical strategies for working with the four major factors within the model. These include: The Situation: What is happening?; the Self: To whom is it happening?; Support: What help is available?; and Strategies: How does the person cope? We will discuss each of these factors, and how they interact and influence how a person manages the transition to retirement. When working with clients, a central goal is to facilitate optimal adaptation to change, and the 4-S’s are interwoven sets of variables that can identify potential assets and/or liabilities for our clients. The model is useful in conceptualization, assessment, counseling planning, and interventions across the four areas. Working with the 4-S model, we are, in essence, addressing the shift in the balance of assets and liabilities that can happen with retirement. We thus hope to increase clients’ potential, options, and strategies for coping with change.

**Situation**

The situation represents variables that directly relate to in this case, retirement. We ask clients about the trigger, what set the transition in motion? An example of this was a male client in his mid-50’s, and his trigger was getting to his job at an automotive factory in the morning, and noticing a line of limousines out front. When he arrived at his desk, he found a security guard and was told to empty his desk and hand over the keys to his company car. A limo would be his ride home. For another client, the trigger was a non-event; her husband grew seriously ill before their long-awaited post-retirement vacation. An additional situation variable is the timing of the event and how this relates to a person’s social clock. Some clients may be considering retirement in their mid-fifties, while others may work well into their seventies and beyond. This timing variable influences how the transition to retirement may be experienced.

Key aspects of the situation variable are the concepts of control, and choice. As counselors, we may ask if the transition to retirement was a deliberate decision, or if people or circumstances forced the decision. This factor may determine where we begin working with clients, discussing thoughts/feelings around the event. In both of the previously mentioned examples, the trigger was out of the client’s control, which can negatively influence perceptions of the situation. In other cases, individuals may exercise control in how they design the life/career composites of their retirement. These choices influence the situation dramatically, especially in how retirement is personally defined. For example, some may retire from their primary work role, only to take on other types of paid work and/or volunteering. One so-called retired woman became the program and fund raising director for a theater. Another example is an 84 year-old retired history professor, who stated with enthusiasm that in his
retirement he has had more time to do the work he truly loves, writing and researching artifacts.

Retirement involves role change, and the transition may be viewed as more or less difficult, depending on role gains and losses (Fiske & Chiriboga, 1990). In this regard, Schlossberg proposed the concept, mattering, that emerged as she collected stories of happy, successful retirements. A common theme that she heard as she listened to stories of quite diverse individuals was the need to matter, to feel important, appreciated, and depended on by others (Schlossberg, 2007). Clients may need assistance in assessing how their roles, once invested in the workplace, can be re-invested outside the workplace to create a sense of mattering.

Other aspects of the situation involve duration, previous experience with a similar transition, and concurrent stress. Each of these areas influences the impact of the transition. For example, a client who is suddenly “let go” represents a very different context than a client who has planned ahead either to retire or phase out of the workplace. Exploring previous experience with transitions may uncover strengths developed to cope with other changes, highlighting assets that can be transferred to the current transition. Concurrent stress is another factor that may have an impact on people’s coping. Clients vary on this factor, and it is imperative to consider the lived experience of minority, oppressed groups, and how this may limit perceptions of assets, along with actual available resources and/or options. Working with minority and/or marginalized clients calls for counselor advocacy which is discussed later within this article.

In each unique situation, clients will make assessments of their situations. Does the individual view the situation as a positive, negative, or benign change? Many factors come into play here, including the client’s worldview and sociocultural factors. It is key to work with clients and their assessments of the situation without overlaying Western values on our clients. While it is a common goal to empower clients to address their situation in a proactive manner, sensitivity to worldviews, such as a collectivist identity, is crucial in providing appropriate interventions with our clients. Assessment of the situation is often where clients begin when they come to see a career practitioner. Utilizing the 4-S model provides a structure to understand the potential influential variables, as well as providing a greater understanding of the unique factors affecting the person’s assets and liabilities within the context of the transition.

Self
Many aspects of an individual influence the ability to cope and move through the transition to retirement. When we consider the variable of self we are looking at what the person brings to the transition. How
a person copes with and perceives a transition depends on a range of inter-related personal factors, including: socioeconomic status, gender/sexual orientation, age/stage of life, state of health, ethnicity/culture, ego development, commitment/values, spirituality, and overall resilience and mental health. The relationship between these aspects of self can be complex, and the counseling process provides a format for addressing the factors most salient for the client. For example, the relationship between gender and retirement relates to a critical aspect of work and family issues, and this may also connect to ethnicity/cultural expectations and socioeconomic status. For counselors, the self factors provide a framework for addressing the client’s personal assets and liabilities that directly link with coping with the transition.

A key aspect of self relates to a person’s outlook, especially in terms of a sense of optimism and self-efficacy. Does the client see the glass as half-full or half-empty, and how competent does the person feel in meeting the challenges of the transition to retirement? These self factors can dramatically influence decisions regarding the retirement path. Schlossberg (2009) coined the term, psychological portfolio, to address the psychological resources of an individual approaching retirement. She detailed the three aspects of a psychological portfolio as 1) a person’s identity, 2) relationships, and 3) sense of purpose. Retirement can challenge each of these areas, and we work with clients to strengthen their psychological portfolio through a focus on their personal characteristics. The transition to retirement requires a re-negotiation of a sense of self and purpose, and these factors influence the setting of the sails on the journey.

Schlossberg (2009) identified six major paths that retirees tend to follow: continuers, easy gliders, adventurers, searchers, involved spectators, and retreaters. Continuers merely shift the way they see and present themselves to the world, continuing to work in their fields, although at a reduced or slower pace. Easy gliders tend to separate themselves from the past and take each day as it comes, while adventurers like to move in new directions. Searchers are still trying to find their niche, and are in the process of exploration, while involved spectators still care deeply about their previous work, although they are no longer actively working. These pathways are not rigid categories, and people may deliberately or by chance choose one path, or combine two or more pathways. Retreaters is the only category of clients that may have given up on finding ways to replace the purpose they found in working, or may be in a moratorium while trying to figure it out. All the above paths reflect the person’s focus and decisions, and as counselors we may relate these decisions back to the self factors of the model. For most clients, a focus on the self factors can be empowering in moving on to seek out support and implement strategies.
Support
Support encompasses the people, institutions, things, and abstract concepts such as faith and spirituality, that feel supportive to an individual. When people retire from a primary occupation, some of those supports may retire along with them. Others such as faith and spirituality may become a greater part of the support system, as time for activities such as meditation or other mindfulness practices increases. If many of the people in a person’s support system are work colleagues, they may quickly or gradually erode from the circle of support. If institutions that are part of the retiree’s support system include work related organizations – unions or professional associations for example – involvement usually decreases. A reduced income may mean that fewer things are available to lean on. That treasured motorcycle or antique car may have to be sold as storage space or money for upkeep diminishes. Trips to the library may replace trips to the bookstore, and coffee may be made at home rather than bought at Starbucks. As we said earlier, because retirement means so many different things to different people, it is dangerous to generalize, but we do believe that it is a major transition for most, and it is a transition that can be easily trivialized or misunderstood. Perceptions of this transition can vary, being viewed as a gradual withdrawal from work or as an all-or-nothing concept (Nelson & Bolles, 2010). Support may be more important for people that view their retirement as an event, moving from working every day to stopping all at once. Assessing support as it relates to retirement is crucial, based on each client’s unique perceptions and actual needs. For example, the freedom to engage in new activities may lead to an increased support system, or declining health may lead to a drawing in and fewer supports. Recently retired people asked to describe their supports often find themselves acknowledging that they may have all their eggs in one basket – that is they may be too dependent for too many needs on a spouse, partner, or adult children. Career practitioners can help with this aspect of retirement – or retirement planning – by inviting individuals or couples to discuss the support system they have or had while working, along with the changes during (or expected in) retirement. When we ask clients about their stories of the transition to retirement, we often listen to issues related to support. Some clients may be openly dependent on others, while others may express having a problem asking for help. These are areas to sort out with clients, and may require some re-framing or brainstorming to increase potential sources of support. As with the other 4-S variables of the model, it is key to consider how cultural factors may influence support for the retirement transition. Support comes in many different forms and contexts, and may be perceived as positive or negative, depending on the person’s culture. It may be more difficult for people in western cultures to accept a more inter-dependent lifestyle than those from more communal cultures.
example, a male client who once owned his own business had great difficulty in accepting board members from outside his family to take over responsibilities for his business. Another woman client prided herself in being fiercely independent after surviving a messy divorce, and for her it was a process of letting go to accept support from others. In general, people experiencing the transition to retirement may experience a diminished support system, and be in need of strategies to enhance or increase this system. People vary widely in this area, however, with some people fearing empty time and therefore over committing to new activities; while others, assuming it will all work out, find themselves lonely and bored. Still others, of course, do it just right – things do work out with or without planning. As counselors, however, we have an obligation to help people find the strategies to have a retirement that is ‘just right’ for them.

Strategies. Schlossberg’s theory provides for three types of strategies – those that change the situation, those that change the meaning of the situation, and those that manage the stress of the transition. We would add a fourth, for counselor and client – advocacy. Clearly any or all of the four may be employed at once, and for those who are delighting in their retirement, none may be necessary – indeed stress may be reduced by retiring from a stressful job. However, for most, retirement is an adjustment and even if desired, leads to changes in roles, self concept, and the routines of daily life. But let us look at those for whom retirement is not a smooth transition or those planning retirement and wanting to assure that it will be a positive transition. Let us also take as a given that financial, health, and other important concrete aspects of retirement are under control. We will look at the emotional aspects.

Changing the Situation. As mentioned earlier, many individuals after retirement from a primary occupation continue to work or return to work. For some this is a financial necessity; for some it provides the resources for travel and other non necessary expenses; and for some it is solely to continue to matter, to feel useful, and to replace the structure to their day. Some stay in occupations they were in before, consulting for example for their former employer, or free lancing in a field that they once worked in full time. Others pursue new occupations. Regardless of the unique configuration presented by our clients, strategies for coping often include working with and changing aspects of the situation. We know two men who were accountants for a Fortune 500 company. One is now a substitute teacher, the other a personal trainer.

Changing the Meaning of the Situation. Although we think the advice to make lemonade when you have been given lemons is cruel, we do believe that one can reframe a situation and seek to find the opportunity in adversity. A woman who feels she has lost her core identity when she is
no longer a doctor may find that she now has the freedom to volunteer as a doctor in areas of poverty or on overseas missions. Or she may find that losing one core identity frees her to develop other areas of her life such as her spirituality or her creativity, pursuing her long neglected piano or watercolors. People may change the meaning by going inward, adapting to a new sense of self, or by going outward, working or volunteering in new areas. Many cultural institutions could not survive without their ‘re-tired’ volunteers. Volunteering often provides individuals with a sense of mattering, and strategies related to purpose and meaning can be powerful in influencing perceptions regarding how the transition is perceived.

Managing the Stress of the Transition. When working with clients in transition, it is important to assess the client’s stressors, and address issues around concurrent stress. Strategies may be adapted to the client’s needs, and may include a range of interventions from mindfulness to an exercise regime. Counselors and other career practitioners often focus on stress management as part of their professional expertise. Staying healthy while managing life transitions and other hurdles provides the opportunity to change and grow as necessary. Many of us grew up with the phrase TLC meaning Tender Loving Care. Ivey (2012) provides another definition of TLC, Therapeutic Lifestyle Changes. By this he means promoting healthful living and managing stress effectively as an element in a practitioner’s counseling strategies.

Advocacy. We have described a schema for looking at advocacy elsewhere (see Goodman, 2009). It operationalizes the three levels of the American Counseling Association Advocacy Competencies (Lewis, Arnold, House, & Toporek, 2002), by looking at the analogy of starfish, salmon, and whales. Using the metaphor of the starfish reminds us of the story of the man walking on the beach who was throwing back starfish left by a receding tide. Asked why he bothered when there were so many, he threw another back in the water and replied that it made a difference to this starfish. Advocating with and for those planning for or living with the transition to retirement at the individual level might mean helping people access health care if their former employer doesn’t provide it and they are too young for Medicare – or need help purchasing Medigap insurance. The metaphor of salmon relates to ecological degradation of water by logging or industry and the need to advocate at the community level to ameliorate these conditions. Advocating at the community level for counselors assisting with retirement issues might mean encouraging businesses to hire part time personnel, or for the cultural community to provide more daytime events – easier to get to for those finding it hard to drive at night. To save whales from extinction there must be a world wide effort. In the public arena, practitioners and their clients might advocate
for more public transportation, or for legislation requiring public signage that is legible to aging eyes. When working with clients, we may choose to advocate at one or more of these levels, especially with under-represented populations. A key strategy can also be teaching clients self-advocacy skills for addressing the unique challenges of their situations.

**Conclusion**

In the foregoing, we have described applying Schlossberg’s 4S transition theory (Anderson, Goodman, & Schlossberg, 2012) to the retirement transition. We hope this brief overview encourages you to read further about transition theory and about retirement. We believe that careful attention to assessment and planned interventions relating to the emotional and interpersonal aspects of retirement are an important adjunct to the financial planning usually considered sufficient. Intentional and mindful attention to each of the 4-S’s can be helpful when working with clients approaching or living in what could be considered a very meaningful life stage. We would like to leave you with A.E. Houseman’s (1887, 2012) praise of mindfulness:

Loveliest of trees, the cherry now
Is hung with bloom along the bough,
And stands about the woodland ride
Wearing white for Eastertide.
Now, of my threescore years and ten,
Twenty will not come again
And take from seventy springs a score,
It only leaves me fifty more.
And since to look at things in bloom
Fifty springs are little room,
About the woodlands I will go
To see the cherry hung with snow.

**References**


**About the Authors**

**Jane Goodman**, Ph.D., is Professor Emerita of Counseling at Oakland University, Rochester, MI. She earned the Doctor of Philosophy, at Wayne State University in 1978, the Master of Education at Wayne State University in 1972, and the Bachelor of Arts with honors at the University of Chicago in 1963. She served as faculty at Oakland University (1996-2006) and Eastern Michigan University (1991-1996) and as Counselor and Trainer at Oakland University (1973-1991). Additionally, she has worked as an adjunct faculty, elementary school teacher, art gallery owner, technical writer, conference organizer, placement officer, and private practice counselor. She has received the Eminent Career Award from NCDA and is also a Fellow of both NCDA and ACA. She was honored for distinguished service to the profession by the Michigan Counseling Association, was group worker of the year for Michigan ASGW, received Counselors for Social Justice Ohanna Award, and earned Faculty recognition awards from Eastern Michigan, Oakland University, and Eastern Michigan Alumni Association. She was also honored by the Michigan CDA as Champion of Career Development, and received the Terry Hood Awards from Oakland County Counselors Association. Major books written include: *Counseling adults in transition: Linking Schlossberg’s theory with practice in a diverse world* (3rd and 4th eds.) with Mary L. Anderson and Nancy Schlossberg; and *Empowering Older Adults: Practical Strategies for Counselors* with Elinor B. Waters. She also co-edited the *Career Development Case Book* with Spencer Niles and Mark Pope,
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Chapter 2

USING STRENGTHS TO CONSTRUCT THE NEXT LIFE CHAPTER

by Jacqueline Peila-Shuster

Retirement…the word conjures varying visions. Old age, declining function, and withdrawal can be found at one end of the continuum, whereas fun, relaxation, and freedom can be found at the other. It is interesting to note that using the word “retire” to mean leaving an occupation first occurred in the 1640’s, and the word retiree did not really surface in the English language until 1945 (Harper, n.d.). Given the long history of humans, this is quite a brief phenomenon. Indeed, older adults did not “retire” when the U.S. was primarily an agricultural society. They were highly respected and served useful roles within the family, community, and society (Dychtwald, 2000; Freedman, 1999; Koenig, 2002; Schacter-Shalomi & Miller, 1995). These mature adults provided apprenticeships and preserved the culture, tradition, and history for the family and the community (Koenig, 2002). They also held social control and economic wealth since they owned the land (Dychtwald, 2000). However, with the industrial age, new priorities such as youth, energy, and mobility took precedence over stability, experience, and wisdom; and industrial jobs gave young men their own financial freedom and power (Dychtwald, 2000).

While the contemporary concept of retirement is promoted as a time to relax, disengage from society and previous roles, and accomplish previously postponed goals and activities (Anthony, 2001; Goldberg, 2000; Koenig, 2002), little is done to help individuals prepare for retirement in terms of non-financial related matters. Anthony (2001) expressed the opinion that retirement has been treated as an economic event rather than a life event. However, studies in the United States and other countries revealed that topics such as hobbies, leisure activities, and health issues (Gee & Baillie, 1999; Marcellini, Sensoli, Barbini, & Fioravanti, 1997); social preparation (Marcellini, et al., 1997); and maintaining one’s independence and increasing a sense of purpose in life (Slowik, 1991) were also of interest to participants.

A holistic approach to preparation for retirement is an important concept to address when considering the growth of the older adult population in the United States. The United States Census Bureau (2006) has projected...
that one in five people in the United States will be age 65 or over by the year 2030. This will be 20 per cent of the total U.S. population as compared to approximately 12 per cent in 2003 (U. S. Census Bureau, 2006). Accordingly, increasing numbers of individuals will face the life transition of retirement. Furthermore, those that reached the age of 65 in 2005 are predicted to live another 18.7 years (National Center for Health Statistics, 2009). Obviously, this is well past the longevity envisioned when the retirement age of 65 was established. Thus, not only will the United States likely see more people in retirement, but it is also probable that more of these individuals will spend a larger portion of their lives in retirement.

Since career development is lifelong and full of a multitude of transitions and opportunities, career counselors and specialists are highly qualified to be able to serve the aging population. Assisting individuals with the what’s next of the retirement transition requires a partnership to facilitate a process of client self-discovery as well as an exploration of what is out there that can be a fit in helping them meet their needs and achieve their goals. It is also time to reconstruct and individualize the meaning of retirement so that individuals can define it for themselves. Helping individuals at this life stage incorporate meaning and purpose in their lives can provide them with an empowering means of constructing their next life chapter. In this article, the utilization of a strengths-based model as providing an essential foundation from which individuals can construct their next life chapter will be discussed with practical implications and recommendations.

Positive Psychology
Positive psychology provides an excellent foundation for career counselors to utilize when partnering with individuals as they plan for, transition to, and enter their next life chapter. Positive psychology is the “scientific and applied approach to uncovering people’s strengths and promoting their positive functioning” (Snyder & Lopez, 2007, p. 3). This is a natural fit with career counseling and harkens back to Frank Parson’s work which took counseling psychology’s emphasis on individual strengths and assets and healthy functioning and linked it to practice in educational and vocational counseling (Lopez, et al., 2006). In Parson’s 1906 “Ideal City” lecture, he was calling for social justice when he talked about the need to educate and assist young people to make vocational decisions as a means to empower them (Zytowski, 2001). He focused on the need for self-knowledge about one’s interests, skills, values, and abilities and how through true reasoning, one could match these to the requirements of various occupations (Parsons, 1909). This empowerment of young adults, many of them immigrants, was aligned with positive psychology and
helping people live productive lives. Another cornerstone in the field of career counseling which demonstrates a foundation of positive psychology is Donald Super’s developmental model which addresses multiple life roles across various developmental stages and has an emphasis on positive growth across the life span (Robitschek & Woodson, 2006; Super, 1980). Super believed that by teaching the concept of life-career, career counselors could help individuals understand the interactive nature of the variety of the roles that comprise one’s career and thus help individuals achieve self-actualization through varying combinations of life roles (Super, 1980). Robitschek and Woodson (2006) also stated that Super believed awareness of the personal meanings one attributes to her/his interests and abilities can facilitate the identification of strengths.

Seligman is well known for his work in positive psychology and his definition of happiness supports the use of strengths-based models when working with adults that want to create a happy and engaged life during any life stage. Seligman (2002) proposed that the concept of “happiness” can be separated into three components: (1) positive emotion (the pleasant life); (2) engagement (the engaged life); and (3) meaning (the meaningful life). Past, present, and future positive emotions, and learning skills to intensify these emotions and increase their duration comprise the pleasant life. The engaged life “pursues engagement, involvement, and absorption in work, intimate relations, and leisure” (Seligman, 2002, p. 777). The meaningful life involves just that; pursuing meaning in one’s life. To do this, individuals must use their strengths and talents to be a part of, and contribute to, something that is bigger than themselves (Seligman, Rashid, & Parks, 2006). These bigger institutions can be religion, politics, family, community, nation, or some other positive societal or cultural establishment.

The intense psychological state that is associated with highly engaging activities is commonly referred to as flow (Csikszentmihalyi, 1997). With flow, time passes without notice and the individual is completely immersed in the activity. One way to enhance flow is to identify one’s top talents and strengths and find ways to use them more (Seligman, et al., 2006). Additionally, it appears that strengths play a large role in facilitating happiness. Indeed, the most satisfied individuals orient their lives to all three with the greatest weight on engagement and meaning (Seligman, Steen, Park, & Peterson, 2005), both of which call heavily upon strengths.

**Strengths**

Unfortunately, the field of positive psychology lacks a common vocabulary for speaking about the positive, thus identifying and describing one’s strengths can be a difficult endeavor. In an effort to mitigate this, Peter-
son and Seligman (2004a) undertook a classification project of character strengths and virtues. They described 24 strengths of character that are grouped into six classifications: (1) wisdom and knowledge; (2) courage; (3) humanity; (4) justice; (5) temperance; and (6) transcendence. Peterson and Seligman not only provided a consensual definition of each strength, but also provided a plethora of additional information including, but not limited to, theoretical and research traditions that have studied the strength, factors that encourage or prevent the development of it, and information on cultural differences. There is also information about assessment and application. While this is all extremely helpful, and one would hope that the study of mental health would start utilizing it just as it does the DSM, these strengths of character are broad themes that may not fully capture their application to each unique individual.

Another tool that facilitates strengths-based language is the Clifton StrengthsFinder 2.0® which assesses 34 general strengths themes. After completing the assessment, individuals are provided with their top five themes. This assessment is empowering and helpful in quickly narrowing down to general patterns. Additionally, a definition offered by Buckingham (2006) describes strengths in a very practical way which can help individuals identify the distinct nuances of their own strength themes. This definition is simply that a strength is that which makes you feel strong (and, in the same vein, a weakness is that which makes you feel weak). Feeling strong may mean different things to different people, but it often includes a sense of exhilaration and deep satisfaction, whereas feeling weak leaves one feeling drained or depleted (Buckingham, 2007). By using this definition, it becomes apparent that strengths are more than just those things that one does well because there are some activities that an individual can do well, but leaves them feeling unsatisfied or weak. Thus, those activities cannot be considered strengths because they do not highly engage or strengthen the person. By developing and concentrating on those areas that make one feel strong, excellence can follow, as can greater engagement and meaning in life.

Living a strong life is not as easy as it seems, but it is never too late to start. According to Buckingham (2006, 2007), there are three myths that hold people back from living a life that plays to their strengths. The first of these myths is that as we grow older, we change. While this can be true in some respects, and may hinge on some of the events a person has encountered in their lives, Buckingham stated that as we grow older, we become more of who we already are. This is a common belief among participants in the retirement workshops I have held. Many have stated that they feel more freedom to strip away the layers they feel were imposed on them over time by society, family, friends, and others, thus
allowing their own true selves to emerge more fully. A second myth is that people will grow most in their areas of weakness (Buckingham, 2006; 2007). If one reflects on this belief, multiple flaws emerge. How often does one truly become excellent in an activity that one is very poor at and/or drained of energy when performing? However, when one is energized and empowered by doing something (i.e., a strength), then it becomes more likely that greater effort will be invested into performance and achievement of greater levels of excellence. Thus, the truth that counteracts the myth is that individuals will grow the most in their areas of strength.

The third myth holding individuals back from a strong life is the belief that to be a good team member, one must be willing to undertake anything that will help out the team (Buckingham, 2006, 2007). However, for individuals that have experience with a truly effective team, they know that it is each member fully utilizing their strengths that has helped make the team superior. Just contributing wherever or whatever can lead to mediocrity, rather than excellence. How does this myth, and subsequent truth, relate to retirement? It means that individuals in this later life stage are needed! By continuing to contribute their strengths to “the team” (e.g., partners, families, friends, communities, society), they can make much needed contributions that can benefit many.

Practical Applications
Identifying, Clarifying, and Describing Strengths. A helpful approach to next life chapter planning is facilitating clients’ identification of strengths and promoting continued use of those strengths as guiding considerations in the retirement transition. The beauty of strengths is that they are not job specific or discipline specific. They can be applied in innumerable ways and across a multitude of life roles, thus making them highly applicable to retirement. Furthermore, since strengths play a role in engagement and meaning in life (Seligman, 2002), then as strengths are identified, developed, and utilized, greater engagement and meaning in life can occur.

To best utilize strengths, though, individuals must first be able to identify their strengths and integrate them into their self-concepts (Hodges & Clifton, 2004). This is not always an easy task given the lack of emphasis on strengths many encounter throughout their lives, as well as the dearth of language available to describe and gain greater clarity about them. Detection of strengths (or at least the talents underlying them) can be done in a variety of ways, including tracing them back to spontaneous reactions, yearnings, rapid learning, and deep satisfactions (Buckingham & Clifton, 2001; Hodges & Clifton, 2004). Spontaneous reactions are subconscious and immediate responses to a particular situation. For
example, there are those who take charge in certain situations, or who immediately volunteer to help someone in need. Yearnings may include those childhood longings that never went away, such as always being pulled to perform in front of others. Rapid learning reveals traces of talents when one learns new skills exceptionally quickly and relatively easily in certain areas. Finally, deep satisfactions provide clues to talents because when one uses her/his strengths or talents, it feels good. Of course, to truly be a strength, it must be productively applied, so if something feels good but is not productive, such as feeling good when someone else fails, then it is not a talent (Buckingham & Clifton, 2001; Clifton & Anderson, 2006).

Using the Clifton StrengthsFinder 2.0 is another way to narrow down patterns of strengths. This assessment provides an individual with her/his top five strength themes (actually talent themes) as well as strategies for affirming and developing them into strengths (Clifton & Anderson, 2006). The Values in Action Inventory of Strengths (VIA-IS) (Peterson & Seligman, 2004b) is another assessment of strengths that provides users an avenue for clarifying their strengths and gaining more language around them.

While extremely helpful, both of the aforementioned assessments provide general themes, but do not get at a level of granularity that may be helpful when considering purposeful and affirmative activities that one may want to engage in during their retirement. Thus, an excellent way to more precisely pinpoint strengths is to think about an activity done recently or in the past, which made one feel strong (Buckingham, 2007). Focusing on this, and providing rich details around it, puts the identification of a strength into a contextual framework that may be more directly applied to finding affirming and engaging activities to pursue. Repeating this with multiple activities that make one feel strong will help to expose patterns or themes of strength that an individual may want to build upon in their next life chapter. To provide rich language and details around a strength that will help a client carry it forward into their next life chapter, one can consider the following questions (adapted from Buckingham, 2007):

1. Does it matter if other people are somehow involved with this activity? If so, does it matter who these people are?
2. Does the purpose or intent behind the activity matter?
3. Does the specific activity, or content, make a difference? Or, is there something else that drives the strength?
4. Are there other particulars that help make this activity a strength (e.g., level of knowledge, being prepared, spontaneity)?

For example, a client may have determined she/he felt strong while lead-
ing a workshop in the past week. By delving deeper, the client may identify that she/he prefers to provide workshops to older adults, or to work with those that are there voluntarily. Additionally, she/he may reveal that the purpose of the workshop is very important (e.g., it is intended to facilitate self-growth and discovery, or perhaps a specific skill). Upon further reflection, this individual may determine that the specific activity matters as well. Perhaps she/he feels stronger when covering material that is related to career development, or finance, or social justice. Furthermore, the activity may be broadened with the client deciding that the strong activity does not just have to be a workshop, but could also be done through teaching a class or mentoring others. Finally, the individual can consider if there are any other particulars that contribute to making this a strong activity, such as uncovering a preference for being well prepared about a subject and knowing the content in depth, or alternatively, a preference for spontaneity and presenting on the fly. Pulling all of this information together, clients can then develop a strength statement (Buckingham, 2007) that clearly and accurately depicts what makes them feel strong. Since people have more than one strength, they can develop more than one strength statement. The important thing is that they delve deep to gain greater understanding of their strengths and develop rich language to describe them so that they can move forward in discovering how they want to utilize their strengths in their next life chapter.

Communicating Strengths. After initiating the strengths discovery and clarification process, a client also needs to learn how to communicate their strengths. By sharing their strengths with others, they will gain opportunities to discover more possibilities for engaging their strengths in retirement. It is often easier to start this communication process with someone who is known and trusted. Therefore, urging clients to identify this person and set a goal for when to talk with this person is recommended. Clients can gain useful feedback by asking people to provide specific examples of how they have seen the client use the strength. Additionally, clients can ask for feedback about what is clear or confusing about their strength statement.

After gaining some comfort and clarity with their strength statements, clients can then move on to talking with others. This step is similar to having a career counseling client network and complete informational interviews. It is important to explain networking, though, as many individuals think of it as seeing who can hand out the most business cards. According to Dennis Cole from Colorado Growth Partners (www.coloradogrowthpartners.com), networking is “engaging others in realizing your goals by helping them realize their goals” (personal communication, August 2, 2012). This definition helps move clients towards understand-
ing that networking is about relationships and relationship building. By knowing one’s own strengths, and being able to communicate them clearly, one can better identify possibilities for helping others to reach their goals, which may at some point lead towards discoveries and possibilities for themselves. However, telling someone that she/he likes to help people does little in assisting others to understand the nuances of the client’s strength. Additionally, by communicating one’s strengths, and bouncing them off of others, one can get feedback which can further clarify their own strengths.

**Exploration and Innovation.** Career counselors not only facilitate client self-discovery, they also provide resources and opportunities for exploration of the world of work so that a client can find, or create, their own right fit. Retirement counseling is no different as it also requires exploration and innovation regarding how one wants to utilize their strengths in their life. This may include changing careers, starting a business, volunteerism, bridge employment, transitional retirement, consulting, traveling, developing leisure interests, lifelong learning, and more. One may also decide to stay in their current job, but perhaps change the amount of time spent at work by going part-time, doing project work, participating in a job-share arrangement, telecommuting, or working out other flexible scheduling options. Fortunately, more resources and community networks are becoming available to older adults as they plan for and enter their next life chapter and can be read about in this special issue of the Career Planning and Adult Development Journal. Furthermore, additional considerations regarding the retirement transition and individual needs, relationships, and life context issues are presented throughout this issue, as are practical suggestions and takeaways for career practitioners working with this population.

**Additional Considerations**

**Language Has Power.** One aspect of living one’s vision of retirement is being able to identify and engage in activities that make one feel strong. However, strong might not be the language that fully resonates with a particular client. Instead, terminology such as “an activity that makes one feel most at purpose, or most passionate, or most alive” was suggested by participants during a workshop provided in a research study about retirement and self-efficacy (Peila-Shuster, 2011). Peila-Shuster went on to emphasize the importance of giving individuals their own voice to find language that has the most meaning for them.

**Redefining and Individualizing Retirement.** Since language is powerful and gives voice to personal meaning, the word retirement must also be scrutinized. According to an AARP report, the baby boom generation which began turning 65 in 2011, differ from their parents in one very im-
important aspect…the baby boom generation has redefined what retirement means. When their parents entered retirement, it was considered a time that might feature travel, relaxation, enjoyment, but little work outside of an avocation. Baby boomers overall and many of those turning 65 consider work to be part of retirement and a significant percentage would say that they never will consider themselves retired (Love, 2010, p. 2).

Not only does it appear that Americans are, and will be, working longer, but how they retire is also changing. Quinn (2010) states that data from the Health and Retirement Study used by him and other colleagues in various studies point to the idea that bridge jobs may be growing and that “gradual or partial retirement is a very important part of the current retirement landscape” (p. 50). Thus, defining retirement in a one-size-fits-all manner becomes dicey at best, not only for individuals facing or in the retirement transition, but for career practitioners and others working with individuals regarding retirement. By approaching retirement as “next life chapter planning”, it is easier to not only have a broader vision of what retirement may look like, but it also provides the opportunity, and permission, for individuals to define it for themselves. No longer must one look at retirement as an endpoint where she/he must stop working to live the good life. Instead, individuals can construct their next life chapter in a way that takes into account their life context and will meet their individualized needs and desires emotionally, socially, cognitively, and financially.

Conclusion
Rather than considering retirement as the end, it would behoove individuals to approach it thoughtfully, and hopefully excitedly, as the start of a new life chapter. Looking inward to identify and clarify their strengths, and then outward, to see how they want to apply those strengths, can assist people in discovering purposeful and affirmative life engagement in a manner that best suits them and their life situation. With the knowledge that career development is life-long, career counselors can use their counseling skills and career development knowledge to partner with individuals to facilitate the process of career-life design in later life stages.

References


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TRANSITION FROM CAREER TO RETIREMENT: 
A Psychoeducational Group Design
by David Hermon and Jonathan Lent

Seventy seven million babies were born between 1946 and 1964. Referred to as the baby boom generation this group comprises the largest generation in America’s history. In late 2010, the first wave of that generation reached retirement age. The potential impact of a vast number of people shifting from the workforce to retirement has politicians, economists, and demographers examining and attempting to predict the impact of such a shift. Retirement in such large numbers requires significant changes in the workforce and has long-term implications for the U.S. economy.

For the individual, the transition to retirement also represents significant change. While individuals often look forward to the period of their life where they no longer have to work, research suggests that the transition is more challenging than many individuals anticipate. Research is targeting how individuals can best navigate this transition thus increasing pre retirees’ self-efficacy as it relates to their belief that they can successfully navigate the transition (Peila-Shuster, 2011). Another area of promising research stems from the common misunderstanding that financial planning is the only retirement planning one must do. Researchers are shining a light on how individuals might increase their financial preparedness and maintain, or perhaps develop new aspects of their identity through bridge jobs or encore careers (Freedman, 2011; Quinn, 2010; Zelinski, 2010). Rather than make a new contribution to the retirement research, this applied article’s purpose is as a guide for practitioners interested in running groups.

Rationale
As the Baby Boom Generation ages, more and more individuals each year face decisions about retirement. According to the U. S. Census Bureau population projections, 20 per cent of the population will be 65 years or older by 2050. In addition to this projection, life expectancy for males and females is increasing. The National Center for Health Statistics (2010) reports the average life expectancy for males is 76 years while life expectancy for females is 81 years. Due to the rising number
of older adults and increasing life expectancy, the United States will see a growing number of people in retirement and individuals spending a larger portion of their lives in retirement.

With these changes, a major concern arises: What needs do individuals have as they prepare for retirement? Retirement is a transitional period for many adults. Transition points are often experienced as stressful events that create disruption and distress for the individual (Floyd et al., 1992). It is necessary for people in a transition such as retirement to understand how to best navigate the transition period.

Research suggests retirement planning can be beneficial in many ways. Much of the literature related to retirement focuses on individual retirement planning. Research on retirement planning suggests that it may serve a variety of important psychological functions for the individual. Planning for retirement is associated with positive outcomes during retirement. For example, lower retirement-related anxiety and depression and greater retirement adjustment are expected when planning for retirement takes place (Feldman, 1994; Fretz, Kluge, Ossana, Jones, & Merikangas, 1989; Glamser, 1981; Monk & Donovan, 1978). Planning for retirement also may help individuals to clarify their expectations about the event. In addition, planning for retirement seems to encourage other planning behaviors, such as setting leisure and financial goals that facilitate the transition (Kasshau, 1974).

Individuals may experience retirement differently. On one hand the experience may promote well-being as workers move out of demanding or stressful careers while on the other hand, retirement may lead to diminished well-being as individuals lose their occupational attachments, social network of coworkers, and a major portion of their identities (Kim & Moen, 2002). With all of the evidence for the need for attention to retiring workers, it is essential that counselors are aware of how to respond to retiring workers.

One viable approach to assisting adults during this period in their lives is group counseling (Goodman, Schlossbert, & Anderson, 2006). A psychoeducational group can provide education and support to assist participants’ exploration of key concerns surrounding retirement. Considering the numerous changes inherent in this transition, a holistic framework will serve as an overall guide for the group. Research suggests that transitions can have a detrimental effect on holistic wellness (Grossbaum & Bates, 2002).

The psychoeducational group will address areas that research subjects have reported as important to their retirement satisfaction. While finance (e.g., a drop in income in retirement) impacts retirement satisfaction,
it is not the only factor worthy of exploration for pre retirees (Hyde, Ferrie, Higgs, Mien, & Nazroo, 2004; van Solinge & Henkens, 2008). Donaldson, Earl and Muratore (2010) posited that a sense of mastery was an important predictor of successful adjustment to retirement. Physical health is yet another wellness variable correlated to retirement satisfaction (Petkoska & Earl, 2009; Pinquart & Schindler, 2007). Marcellini, Sensoli, Barbini, and Fioravanti (1997) studied current retirees and found that leisure activities and social participation were variables of interest when designing programs to prepare individuals for retirement. From this small snapshot of the literature, it strongly suggests that focusing on multiple wellness variables makes sense in helping individuals prepare for the transition to retirement.

**Group Structure and Sessions**

Members of the group should be pre-retirees who anticipate making this career transition within the next five years. Holding the number of group members at ten allows for processing of the information shared. The group will meet for six consecutive weekly sessions. The final session will be an opportunity for each group member to design a wellness plan to facilitate the transition from career to the next stage, retirement. Because each week of the group will provide information on one factor of the wellness model and developing cohesion within and between group participants, the group should be a closed group. Each session will last approximately 1 hour and 20 minutes in length with a similar format: opening and reflection on previous week’s activity (approximately 10 minutes); presentation of the overall week’s purpose and theme (20-30 minutes); open discussion and related activities to weekly topic (20-30 minutes); and summation and feedback from the group leader (10 minutes). To foster connection, reflection, and continuity between sessions, the leader will include a thought exercise activity for the member to practice before the following week’s group. This group will use the Indivisible Self (IS-Wel) model proposed by Myers and Sweeney (2005). The model describes five areas that will serve as the objective for the weekly sessions: creative self; coping self; social self; essential self; and the physical self.

**Week 1: Creative Self**

Counseling is a strengths-based and wellness-oriented approach to enhancing human growth and development (Myers & Sweeney, 2008). This group will be based on the structure of the Indivisible Self, an evidence-based model of wellness. This model defines wellness as the cumulative effect of several factors associated with human behavior and efforts to meet life’s demands (Hattie, Myers, & Sweeney, 2004). The IS-Wel model can help clients to assess their wellness and allow counselors to deliver interventions to enhance wellness.
The first factor of the IS-Wel model is the Creative Self. This is based upon the work of Alfred Adler, who spoke of the Creative Self as the combination of attributes that each person forms to make a place among others in social interactions (Adler, 1954). The Creative Self includes thinking, emotions, control, work, and positive humor. These are considered coping skills for daily living (Myers, Luecht, & Sweeney, 2004). The Creative Self will be the focus of the first session. Individuals in transition may require assistance in these areas due to the loss of their “place” in their workplace.

In this first session, the leader will emphasize the importance of forming a group and shaping norms. Providing each member with the opportunity to briefly introduce themselves and stating what is the most exciting and the most challenging aspect to them when considering retirement. The leader’s goal is to get each person involved without spending too much time with any one member. Shaping the norm of full participation is key.

The next activity is describing the overall formation of the group. The leader will describe how each week will present a variable of the wellness model. Each week key questions that connect the wellness model to aspects of the transition to retirement will serve as the building blocks for creating a plan. It is important to emphasize that the overall group goal is to help them transition to retirement and create a plan. At a micro level, the goal is for members to create a unique plan for their transition. Ideally, members will begin to grapple with questions such as: After retirement how will I structure a day? How do I maintain my identity outside my career? How will I maintain my social connections and develop new ones away from the workplace? Specific topics to help members begin to create a plan this week include: mental stimulation and engaging their creative selves. Creativity and remaining mentally active improves longevity as well as quality of life (Bortz, 1991). The leader will lead a discussion of what methods members might engage in during retirement to maintain their mental stimulation. Given the anxiety associated with early groups, members may hold back from sharing in this first group. Hence, the leader may need to provide a few possibilities to get the discussion started. The leader can share possibilities such as volunteer work, a part time job in their field or a related field, taking classes, or developing interests such as writing, chess, etc. The importance is to connect the importance of this variable and begin to get members to make a plan for themselves. Homework is to list activities that the members want to engage in to develop their creative self.

**Week 2: Coping Self**

There are four components of the Coping Self. Leisure, stress management, self-worth, and realistic beliefs (Myers, Luecht, & Sweeney, 2004).
Many individuals are influenced by irrational beliefs that cause difficulties in life. The Coping Self suggests that individuals can learn to manage stress and enhance self-worth while coping with life’s challenges. Leisure helps open pathways to promote creative and spiritual dimensions of the person. In relation to the topic of this group, transition periods such as retirement are often experienced as stressful events (Floyd et al., 1992). Due to this being a period of stress, the Coping Self can provide protection against the difficulties associated with retirement.

The second group meeting should begin with a check in and having each group member share their list generated on ideas on developing their creative self. It is important for the leader to highlight one of the key benefits to working in groups – being able to hear a wide range of strategies members may want to try on (Corey, 2012). Giving members the opportunity to finalize their list from the previous session begins working toward the culminating goal of each member having plans to reference and completing formal schedules (daily and annual).

The next agenda item for this week’s group is to highlight topics related to this week's coping theme. The leader will lead a discussion of what methods members might engage in during retirement for identifying leisure pursuits and managing stress. Pre retirees may have little problems brainstorming leisure activities they will engage in during retirement. However, the idea of managing stress may seem antithetical to retirement. Hence, the leader can describe the stress associated with any change in life and offer strategies to help members focus the day’s discussion. The leader can demonstrate and have members practice breathing techniques, progressive muscle relaxation, or guided imagery. Additionally, the leader can list a broad range of techniques for the group to supplement ideas shared by group members. Such techniques include yoga, listening to music, exercise, and autogenic training. To stay consistent with expectations and accountability, the homework assignment is to list activities that the members want to engage in to develop their coping self.

**Week 3: Social Self**

The Social Self includes the components of friendship and love (Myers, Luecht, & Sweeney, 2004). Both of these components can be considered to exist on a continuum and are not clearly distinguishable from one another. Friendship and intimate relationships enhance the quality and length of one’s life. The main component of this support is family; however, research has shown that social support in the work environment has an impact on an individual’s wellness (Halbesleben, 2006). Perceived social support from the work environment may be lost when a worker retires from this position, increasing the need for positive rela-
tionships outside of work. Group session three begins with the opportunity for members to share and modify their list from the previous week’s homework assignment on coping self strategies. The group leader then introduces the social self variable highlighting the importance of friendship and love. While retirement offers a shift away from the world of work, it may also represent a shift away from a community of friends. Regardless of the level of “office culture”, the workplace offers some level of connection that will need replaced in retirement. In addition to the workplace, retirees often make decisions to downsize or relocate to a different part of the world. The focus of this session is on assisting group members to discuss the connections they currently enjoy in their workplace and community and ways that they will either maintain or develop new relationships when they transition to retirement and possibly a new place to live.

At this stage of the group, the leader can allow group members to generate ideas. However, some practical ideas may extend the group processing. Specifically, the leader can have members draw a circle in the center of a piece of paper and list names of intimate friends in the circle. Then, the members draw a circle slightly larger than the first circle and in it list names of close friends. A circle larger than the first two can include names of general acquaintances. Next, ask members to examine their circles and ask themselves if this representation of social connection meets their needs. A related question: are most of your friends coworkers? Then have members describe ways that they can meet their social needs during the next phase of their lives. Some strategies may be part time work, volunteer work, and engaging their interests (taking a class, finding a community group, etc.) effectively putting themselves in contact with others who share their interests. The group will begin the thinking process and this week’s assignment is to reflect on their current level of social connection and listing strategies they will use in retirement to increase their social self.

**Week 4: Essential Self**

The Essential Self includes spirituality, gender identity, cultural identity, and self-care (Myers, Luecht, & Sweeney, 2004). It is necessary to distinguish between spirituality and religiosity. Spirituality has positive benefits for longevity and quality of life. Spirituality incorporates one’s sense of meaning, purpose, and hopefulness toward life. Role theorists suggest that role loss following retirement can cause people to feel depressed or anxious, leading to low-levels of well-being in retirement (Thoits, 1992). When an individual retires, he or she may experience the loss or weakening of roles including the worker role, the organizational member role, the career role, and an increased family or community
member role (Barnes-Farrell, 2003). In addition, spirituality can be an additional support for individuals when other support communities have been removed (Conger, 1994).

The group will begin with a check in of the group members’ homework assignment from last week and sharing their ideas on increasing their social self. Then the group leader will describe the essential self factor and lead discussion on how the key variables (self-care; spirituality; gender identity; and cultural identity) impact their overall wellbeing now, and how they would like to engage this factor in retirement.

This factor, essential self, has several key variables that could be worthy of a separate week. The leader can approach this factor by having members assess their current essential self. Members will reflect on whether their levels are adequately meeting their needs or this is a target for growth in retirement. For example, some members may want to develop their spiritual self in retirement. A member would need to determine if that involves becoming more involved in an organized group or a need for more personal meditation and reflection to meet a spiritual need. Likewise, members may be unsatisfied with their self-care level and want to make changes now and into retirement by getting into the routine of regular medical checkups or protecting their skin from sun exposure. Members may also rate their level of gender and cultural identity if they want to highlight that aspect of this dimension. In contrast to the previous week, this week’s discussion and homework assignment will require a rigorous self assessment, a decision as to whether they have met or unmet needs, and a plan for change if they desire.

**Week 5: Physical Self**

The Physical Self includes nutrition and exercise (Myers, Luecht, & Sweeney, 2004). Regular physical activity is essential in preventing disease and enhancing health. Exercise has demonstrated a number of benefits for individuals including both psychological and physical well-being. A growing body of literature suggests that physical activity and physical activity interventions have beneficial effects across several physical and mental health outcomes. Participants engaging in regular physical activity display more desirable health outcomes including better general and health-related quality of life, better functional capacity, and better mood states (Penedo & Dahn, 2005). In addition, the United States Department of Health and Human Services suggests that physical activity is a “key ingredient to healthy aging” (U.S. DHHS, 1990, pp. 587).

The fifth week is the last content driven week of the group. The leader should begin by having members share their essential self strategies. Unlike the other weeks, this homework is more personalized, thus it is
unlikely members will be *borrowing* strategies to include in their plan. The focus of this week is on nutrition and exercise. One caveat to this week’s discussion is that members should get a medical checkup and discuss any plans with their primary care physicians before beginning an exercise regime. During the discussion members may be preparing to engage in exercise that also boosts their social selves by engaging in activities that involve others (tennis, golf, walking, etc.). Hence, in creating their plan next week they may list some of their activities as meeting more than one factor.

If resources are available, the group leader may invite two guest speakers to extend the group’s discussion. Either a personal trainer or a dietician could add a great deal to the discussion on exercise and nutrition, respectfully. If not possible, the group should still be able to generate ideas and plans for improving their physical selves. The group leader will have the members generate a list of physical activities and desires to change their nutrition before next week. The leader should also highlight that in the last session (the next week) the focus of the session will be on creating their individual plans. Members need to bring all of their lists generated from the first five weeks and their homework assignments.

**Week 6: Concluding Session – Plans and Schedules**

The final session will allow members to summarize content from previous sessions and make specific plans. The group leader reemphasizes the need for members to have a formal plan for the various wellness domains. Upon entering retirement, members do not want to rely on their memories for planning. The lists created in the previous weeks’ sessions will serve as resources to revisit regularly.

In addition to discussing the importance of having a plan to refer to on a regular basis, the group leader will discuss creating a schedule. Lloyd (2009) offers such a model: Three calendars can be presented in three ways (see appendix 1 for examples): (1) a weekly calendar with three rows labeled morning, afternoon, and evening; and seven columns with each day Sunday through Saturday; (2) a monthly calendar with five columns labeled creative, social, coping, essential, physical; and four columns labeled week 1, week 2, week 3, and week 4; and (3) an annual calendar with all 12 months listed in a column. The annual calendar is important to consider in terms of potential conflicts (Lloyd, 2009). For example, if a member desires to work part time (meeting a creative self need), this may conflict a desire to spend extended time with family or friends who live in other parts of the world (meeting a social self need). The annual calendar can provide a picture of long range planning of goals.
This final session is primarily set up as a workshop. While the leader will provide some background on structuring time, the majority of this session is to give members ample time to sort through their five wellness factors and begin to plan. Discussing goals and strategies between group members should expand members’ thinking about their own plans and others may be able to spot potential conflicts. While members would like to do everything, identifying key activities that best meet their needs will be the goal.

**Summary**
This article outlines a six-week psychoeducational group to address planning needs of late career individuals’ transition to retirement. The sessions based on a wellness model are general enough for practitioners to follow the sessions presented and afford enough flexibility to make adjustments dependent upon key participant variables (e.g., how far off participants are from actually retiring, etc.). Depending upon group members’ interest and logistical concerns, it may be advantageous to have a post group meeting in the future. The purpose of the post group meeting would be to provide an opportunity for group members to share their plans and new learning, rather than introduce new information. Group leaders might offer additional books and online resources that may be helpful to group members and discussed at the post group meeting.

**References**


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**APPENDIX 1**

**What I want my monthly calendar to look like:**

<table>
<thead>
<tr>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
<th>Week 4</th>
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<tbody>
<tr>
<td>Creative</td>
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<tr>
<td>Social</td>
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<td>Essential</td>
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<td>Coping</td>
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<tr>
<td>Physical</td>
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</tbody>
</table>

**What I want my weekly calendar to look like:**

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
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<th>Saturday</th>
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<tbody>
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<td>Morning</td>
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<td>Afternoon</td>
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<td>Evening</td>
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**What I want my annual calendar to include:**

- **January:** ______________________________
- **February:** ______________________________
- **March:** ______________________________
- **April:** ______________________________
- **May:** ______________________________
- **June:** ______________________________
- **July:** ______________________________
- **August:** ______________________________
- **September:** ______________________________
- **October:** ______________________________
- **November:** ______________________________
- **December:** ______________________________
Chapter 4

WORKING WITH COUPLES IN “RETIREMENT TRANSITION”
by Dorian Mintzer and Roberta Taylor

Introduction
We are in the midst of a longevity revolution with 78 million baby boomers, people born between the years of 1946 and 1964, reaching the traditional retirement age of 62 to 65 years. In the United States, 10,000 people a day will be turning 65 for the next 17 years. In 2030, 20% of the population will be over 65, which translates to 1 in 5 Americans (Federal Interagency Forum on Aging Statistics, 2010).

The concept of retirement is changing, characterized by living and working longer, developing encore careers and taking advantage of opportunities for growth in the second half of life. Many people today love what they are doing and do not want to retire, others continue to work because they are afraid of outliving their money. Still others want to continue working but in a different way; fitting work into life rather than life into work. Because of downsizing and mergers, many workers have also been forced into retirement. They are struggling to find work in fields that do not seem to have openings, particularly for older workers. Regardless of circumstances, it is helpful to think less about what one is retiring from and focus more on what one is retiring to.

While it can be hard enough for an individual to figure out what’s next, it can be even more complicated for couples. Many partners are out of synch with each other in terms of age, interests, values, priorities, and timelines for retirement. Even when couples do agree on what is important, issues such as if, when, and how to retire; how to manage finances; where to live; and family obligations and responsibilities can be difficult to negotiate. Simultaneously, they may also be dealing with changing identity and roles, changing expectations, intimacy and sexuality, health care needs, the importance of friends and community, and what gives purpose and meaning to life.

Many couples in this age group are avoiding the important conversations about what’s next. In a study by Fidelity Investments (2011), 73 per cent of couples interviewed disagreed on whether or not they had completed a detailed retirement income plan, 62 per cent of the couples did not agree on their respective retirement ages, 47 per cent did not agree on whether
they would continue work in retirement, and 33 per cent differed on lifestyle expectations. As career development specialists and life planners, it is important to understand why couples are not talking in order to help them have conversations and make decisions together. It is also important to have an understanding of the issues and dynamics in the relationships of your individual clients because working with individuals can have a huge impact on others in their lives.

Given the reality that couples are not talking, we decided to write a book to help couples communicate productively and be able to discuss issues relevant to retirement transition. In this article, we give an overview of the issues and the model we developed. For more in-depth information, please refer to *The Couple’s Retirement Puzzle: 10 Must-Have Conversations for Transitioning to the Second Half of Life* (Taylor & Mintzer, 2011).

Although finances are a core issue in holistic life planning, money is just one piece of the puzzle when people are dealing with retirement transition. Several themes emerged as we talked with clients, colleagues, friends, and focus group participants. “The 10 Must-Have Conversations” grew out of these conversations as well as related research. The list is not exhaustive, but is relevant to many people. Being able to talk about these important issues can help clarify needs, goals, and values.

Before creating a *shared vision*, it is important for each partner to develop their own *individual vision*. Then, through a process of communication, compromise, problem solving, and integrating parts of each partner’s individual vision, a shared vision begins to emerge. The shared vision needs to have time lines and be flexible since life can bring unexpected curve balls. It is also important to reevaluate yearly to accommodate to life changes. What you want and need when you are 50 may be different from what you want and need when in your 60’s, 70’s, or 80’s.

**Why the Concept of a Puzzle?**

The word *puzzle* is a noun and a verb. There are a number of “puzzle pieces” that are different shapes and sizes for each couple. All of the pieces or parts of life fit together in different ways. Money, health and wellness, and relationships and obligations to family seem to be three of the puzzle pieces that most influence the other pieces. For example, money impacts options for lifestyle choices. Health and wellness realities, and responsibilities and obligations to family may impact finances, lifestyle choices, and where to live. Even though the pieces may be similar, every couple has to *puzzle out* their own unique situation.
The Importance of Communication for Couples
Couples have told us they are avoiding these important conversations for a variety of reasons: life is too busy to sit down and find time to talk, they assume they are going to disagree and want to avoid conflict or opening “Pandora’s box,” they don’t want to think ahead to the future since it confronts them with their mortality, and/or they do not have good communication skills.

Although communication is the key to a strong, healthy relationship, many obstacles such as gender differences, cultural or societal expectations, relationship issues, personality differences, and family dynamics influence a couple’s ability to talk with one another. It is not unusual for couples to polarize around issues which may result in win-versus-lose or right-versus-wrong struggles. If people disagree, it is not unusual to react instead of listen and respond.

When couples understand the similarities and differences in how each of them communicate and process information, approach problems, and make decisions, it can help them communicate more effectively and develop what is often called a win-win solution in which they feel on the same team. The key is to help them open up a space for the “we” of their relationship and find ways to reach compromises for the sake of the relationship. Relationships are like a dance, communication can begin to change when one partner alters the pattern by communicating in a different way.

Tips to help Couples Communicate
Taylor and Mintzer (2011) provided the following helpful tips to enhance communication for couples:

- Starting the conversation: Agree on a time and place to talk, set a time limit for the conversation, and start with an agreed upon topic. Agree to avoid blaming or shaming, and do not bring up past issues or make assumptions. Agree to disagree and remember it is not about who is right or wrong—it is about being heard and understood.

- Communicate clearly: Express your thoughts and feelings clearly and honestly and keep it simple. Avoid negativity in your speech and body language. Use “I” statements rather than “you” statements that tend to be blaming. Avoid words like “always” and “never”. Be aware of your tone and body language and do not blame your partner for your feelings.

- Be an active listener: Show your partner that you want to hear what they are saying. Stay present and keep the focus on what your partner is saying rather than on your next response. Make eye contact, do not interrupt, do not make assumptions, and be aware of nonverbal clues regarding how your partner may be feeling. Notice your own feelings as you listen.
and avoid being judgmental or defensive. Even if you disagree—listen, so you can appreciate what your partner is saying and why it is so important to him or her.

How to bring up a difficult issue: Let your partner know there is something important you want to talk about and make a time to talk where you will not be interrupted. Be clear and specific about your feelings as well as open to hearing your partner’s perspective.

Be open to compromise: Approach the conversation with the attitude that coming to agreement is possible. Be clear about what is most important to you and why, and recognize that you may have different points of view, so listen to what is important to your partner. If you are disagreeing, rather than shutting down and digging in your heels, stay open to possibility and look for win-win solutions that work for both of you.

Suggestions for problem solving together: Make a list of the areas that are most important to you individually. Determine how important an issue is for each of you (i.e., by using a scale of 1 to 10, rate the importance of a given issue) and take turns sharing one issue at a time. Instead of wasting time and energy on things you cannot control, focus on what you can control. Make a list of the similarities and differences between your individual lists, talk through the pros and cons of each, and start with an issue where you have some agreement. Brainstorm ways to work together to accomplish your goal and put time lines on some of the ideas. Determine one or two action steps to move you toward that goal. Continue this process for each issue and remember that problem solving is a way to share responsibility.

We developed the acronym, BLAST, to help people remember tips for effective communication:
Blaming gets in the way, use “I” statements.
Listen without interrupting.
Agree to disagree, do not make assumptions and appreciate what you are hearing.
Set a safe space and time limit for the discussion.
Take time to talk without distractions; turn off the TV, computer, and phones.

The Challenge for the Helper
You may be in the boomers and beyond age group yourself, or perhaps younger. Whatever your age or situation, it is important to become aware of your own beliefs and values about aging and retirement. Ageism and judgmental biases about retirement can be both overt and very subtle. Learning about adult development and aging is not a usual part of training for professionals—whether you are a career development specialist,
coach, therapist, teacher, physician, financial planner, or lawyer. There are many myths about aging that impact how we view ourselves and our clients (MacKay & Taft, 2008). If you are planning to work with people regarding retirement planning, developing encore careers, and developing a post retirement life of purpose and meaning, it is important to learn about adult development and positive, creative, and successful aging. Some authors we recommend are Sadler (2001), Sadler and Kreft (2008), Cohen (2001, 2006), and Leider (2010). Given today’s extended life expectancy, we now have the possibility of an extended middle age, ages 50 to 75 or 80+, during which people can live a full and vital life (Freedman, 2011). Similar to the life stage of adolescence, the notion of Second Adulthood is proposed as the time between the responsibilities of adulthood and before old age (Bateson, 2010). Positive psychology has helped us appreciate that well-being involves connection, engagement, and a sense of purpose and meaning in life (Seligman, 2012). A goal articulated by many people in the Positive Aging movement is for people “to live life fully with a sense of purpose and meaning until our last breath” (Hivley, personal communication, 2006).

10 Important Conversations with Clients
The following 10 conversations are critical in helping clients develop a shared vision of retirement. (For a more in-depth discussion of these conversations, see Taylor and Mintzer, 2011).

If, When, and How to Retire. It is not unusual for couples to be out of synch regarding the timing of retirement. Many women entered or re-entered the workforce later in life and may be feeling at their “prime” when their partners are more interested in winding down. There may also be differences in age, health, energy level, income, health care benefits, and job satisfaction. Although financial considerations are often the bottom line, money is not the only factor. As roles and responsibilities change, other pieces of the retirement puzzle are important to consider. Some people want to leave their job and use their skills in another way—for pay or as a volunteer. Others want to phase out and possibly work in the same position, but part time, or in another role in the same company. Still others want to do something totally different. There is no right or wrong way. What is important is to have the opportunity to explore options for oneself and discuss the implications on the couple’s relationship.

Dealing with Finances. Talking about money is often difficult and can be a major stressor in relationships. Everyone has money messages from the past which may impact current money behavior. Although money is a resource and a tool for accomplishing hopes and dreams, it can symbolically represent issues such as self-worth, security, freedom, love, power,
or control—issues that go beyond dollars and cents (Mellan, 1994). The amount of money does not in itself buy happiness, but there is no question that having enough money for basic human needs and some lifestyle options makes life more comfortable and enjoyable. We all have different levels of tolerance for risk. When couples are trying to make decisions about retirement, it is important that they have all of the facts and information necessary to support their decisions. Regardless of how much or how little money, a knowledgeable and trustworthy financial advisor can provide information, support, and resources to help couples plan in advance and make decisions so that they do not out-live their money.

**Changing Roles and Identity.** The process of changing roles and identity in midlife and beyond can be an unsettling time. Not so dissimilar from adolescence, there may be feelings of restlessness, questioning the meaning of life, and wondering *what’s it all about?* For many people, *work identity* is a major definition of self. It is not unusual that a person fears a sense of “loss of self” once they no longer have a work identity. Anticipating this loss and shift can be crucial as one begins to plan for retirement. Redefining oneself and finding a renewed sense of purpose can be a challenge as well as an opportunity, and it impacts the relationship. When one or both partners are going through transition, the relationship may also need to be redefined as identities, patterns, roles, and expectations change. As Goldman (2009) suggests in her book title, *Who Am I… Now That I’m Not Who I Was?* individuals may need to dig deep into their self during this stage of life to figure this out. For couples, the question becomes: Who am I? Who are you? And who are we? In addition, if each partner is home more, there may be a need to reassess the division of labor in terms of household chores and responsibilities.

**Time Together and Time Apart.** In general, when one or both partners work, there is a built in structure of time together and apart. This shifts when one or both partners make changes in their work life. Many couples take this built in structure for granted and do not anticipate how the balance will shift. Some welcome the change and others fear it. It is not unusual to hear women say that their worst fear is “24/7” with their partner. They do not want their husbands around full time since they are used to the home being their domain and enjoying their own activities. Finding the right balance can be challenging, especially if one partner wants more time together and the other wants and needs more space. It is not unusual for couples to make assumptions and develop expectations about time together and apart, without discussing it. This lack of discussion can be a set-up for disappointment.

**Intimacy and Sexuality.** Intimacy and sexuality involves the interplay of body, mind, and spirit. The needs for intimacy, warmth, sharing, and feel-
ing love and cared about are ageless. The paradox of intimacy and aging is that although sexual desire may decrease or even feel nonexistent for some, as we get older, the potential for greater intimacy and satisfaction can deepen. Many older adults say they enjoy sex more as they age. A combination of emotional maturity, a renewed sense of freedom when children are no longer living at home, decreased pressure on time, and often feeling freed up from earlier responsibilities seem to have a positive effect on older adults.

**Family Relationships and Obligations.** Family demographics are changing. There are many long-term relationships, but also second, third, and even fourth marriages. Other couples live together but decide not to marry, although still in a committed relationship. There may be children or grandchildren from any of these relationships, or perhaps no children or grandchildren. Children may need to return home if unable to find work, and/or after a divorce. Some parents end up needing to live with their children due to health and/or economic issues. Parents may still be alive and there may also be responsibilities and obligations for siblings or other relatives. In a society with cultural, ethnic, and religious intermarriage, partners may bring different beliefs, values, and sense of family responsibilities to their relationship. Family relationships can be complicated and couples may disagree about responsibilities and obligations. Helping clients clarify their own feelings and values, and listen to and respect what is important to their partner is a good place to start.

**Health and Wellness.** A positive attitude involves acceptance of the fact that aging is a natural process. By the time we reach age 65, it is less about our genetic make-up and more about good self care such as exercise of the body and mind, good nutrition, and a healthy attitude. One’s self care also impacts the relationship in positive and/or negative ways. The hard reality is that no matter how well we take care of ourselves, no matter how many parts get replaced along the way, we all are still going to get old and eventually die. With the reality of a longer life expectancy, many people may find themselves in a caregiver role for their partner or others in their life. Not only do couples need to talk together about end of life wishes and decisions, but it is important that the conversations include others such as adult children, other relatives, or friends.

**Lifestyle and Where to Live.** There are many more housing options than existed in our parent’s generation. Choosing where and how to live is not a one-time conversation. Many couples want to *age in place* and may need to consider renovations in order to meet their changing health needs as they age. Others may want to downsize and be in the same area, or relocate. Some may want to be near children or grandchildren, or develop an *intentional community* with other friends or relatives. Still
others prefer Continuing Care Retirement Communities where there is graduated help as needed. Others prefer the “village” concept where people live in their own home and pay a fee to share resources and care. Some people want to live with other people the same age and others prefer intergenerational models. Some people who like travel and adventure decide on trying the RV experiment. The key is for each person to clarify what criteria are important for these decisions. The dilemma for couples is when they do not see eye to eye and one wants Florida, for example, and the other wants to stay put or move to Maine. This is another example where talking together, listening, and appreciating what you are learning from your partner while working toward compromise and potential time lines is important.

**Social Life, Friends, and Community.** Even in the best of relationships, no one can or should be expected to meet all of each other’s needs. Developing friendships, relationships, and community are critically important for continued growth and connection. As individuals, and as part of a couple, it is important to invest in activities that each enjoys and that enriches and brings meaning to life. As people age, it is even more important to develop community. Too much isolation can lead to depression and despair. There is no right way to develop friends and support systems. As people age, there are a variety of ways to expand a social network—through hobbies, religious affiliations, courses, volunteer work, encore careers, or through the Internet and social networks. Housing decisions can also be part of building community.

**Purpose, Meaning, and Giving Back.** What’s it all about? It is not uncommon to reach midlife and wonder, *What’s it all about?* After so many years of working hard to achieve, midlife can feel like an ending with all of the important parts in the past and nothing to look forward to. It is not unusual for people to begin to search for something deeper, something to live for that gives a meaning to life. Some people choose to look outside of themselves—possibly to find a work situation that reflects their values and as a way to give back. Others choose to look inward to find meaning. It is not uncommon for older adults to return to religion or begin to explore spirituality as a way of understanding and bringing meaning to their lives. When couples are able to talk together about what is really important in life and how they each want to be remembered, it can deepen and enrich their relationship. We all want to be remembered—in either big or small ways and these conversations can be part of discussing legacy. The word *legacy* often brings to mind inheritance of money, property, or family heirlooms that are designated in a will. But legacy is not always tangible. It can be living your life so that each day is an opportunity to make a difference.
Sometimes couples begin to consider ways they can make a difference together such as volunteering, civic engagement, entrepreneurial projects, or involvement with a greater cause. Or one member of the couple may want to pursue a special project or dream and want their partner to be supportive rather than being negative and feeling left out. Talking together is very important and can be part of the way to help the partner feel part of the pursuit.

**Conclusion**

The goal of this article is to help career development specialists understand some of the issues that couples are dealing with around their retirement transition. The concept of retirement is changing now that people are living longer. An understanding of some of the issues of adult development and retirement life planning that couples are dealing with can help career specialists be more responsive and effective in working with clients. Relationships are dynamic systems; what one does (or does not do) impacts the system. Whether working with couples or individuals, the same holds true; the work done will impact the dynamics of a couple as well as the dynamics in the relationships of individuals. Career development specialists have the opportunity to help clients realize the challenges and potential in our extended life expectancy and the importance of living fully, whether in paid or unpaid work.

**References**


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GUIDING PRINCIPLES FOR PRACTITIONERS INTERESTED IN CAREER AND RETIREMENT TRANSITIONS WITH CAREGIVERS
by Christine A. Fruhauf

Abstract
It is not uncommon for individuals to be a member of an aging family. Millions of individuals are providing care to frail and sick family members or raising grandchildren because the biological parent is unfit or unable to parent. These two aging families have received considerable attention in the literature. However, fewer researchers have explored career and retirement transitions of family and grandparents caregivers. Despite the likelihood that caregivers often experience involuntary time away from or are forced to go back to the workforce, human resource professionals and other practitioners trained to work with individuals and aging families often overlook this issue. Using a strengths-based approach to working with family and grandparent caregivers, in this paper I provide guiding principles practitioners should consider as they work to assist individuals in aging families with later life career and retirement transitions. In particular, professionals should build their resources by partnering with other community-based services, provide support groups at work during the lunch hour, practice workplace flexibility, and create company policies and missions that support the diversity of individuals in aging families.

Guiding Principles for Practitioners Interested in Career and Retirement Transitions with Caregivers
For well over 40 years, issues about aging families have been of interest among academic scholars (Blieszner & Bedford, 1996; Connidis, 2010; Troll, 1971). Common topics about aging families include: long-term marriages and later life partnerships, adult-child and parent relationships, sibling relations, grandparent-grandchild connections, families and illness, and retirement and leisure (Blieszner & Bedford, 1996; Connidis, 2010). Two specific topics impacting aging families and their retirement lifestyle, and of particular focus for this article are the phenomena of family caregiving and grandparents raising grandchildren in the context of career and retirement transitions.
Scholars addressing these types of aging families provide considerable attention in the literature addressing the negative impacts caregiving places on the lives of family (Pinquart & Sörensen, 2003) and grandparent caregivers (Fuller-Thomson & Minkler, 2000; Hayslip & Kaminiski, 2005). Despite the focused interest among scholars in family caregiving and when grandparents assume parenting roles to grandchildren, the interface between career, retirement, and family life have received relatively more attention in the literature on family caregiving (Neal, Chapman, Ingersoll-Dayton, & Emlen, 1993; Pavalko & Artis, 1997; Wagner & Neal, 1994) than it has on grandparents raising grandchildren (Pruchno & Mckennedy, 2006; Simon-Rusinowitz, Krach, Marks, Piktialis & Wilson, 1996). These reports, however, describe factors associated with changes in work and retirement, and often overlook suggestions for practitioners working with caregivers. Therefore, the purpose of this paper is to provide a brief overview of the research on family caregiving and grandparents as parents to grandchildren as a way to build human resource practitioners’ knowledge base when working with aging families. Additionally, in this paper I will offer suggestions for practitioners following a strengths-based approach for career and retirement transitions in the context of working with family and grandparent caregivers. This is especially important as it is possible career and retirement professionals are not aware of these issues as it is likely not a part of their training (Dolbin-MacNab & Targ, 2003; Fruhauf & Bundy-Fazioli, 2011).

Family Caregiving
It is estimated that 65 million people (National Alliance for Caregiving (NAC) in collaboration with AARP, 2005) or 29 per cent of the U. S. population provide unpaid care to an aging or frail family member or friend. As a result, family caregivers provide approximately 80 to 85 per cent of all long-term care services in the United States (Stone, Cafferata, & Sangl, 1987), which is estimated at 375 billion dollars a year (NAC & Evercare, 2009). Usually, caregivers are female, in their late 40s to early 50s, and spend on average 20 hours a week dedicated to helping others who are either temporarily or permanently unable to function independently (NAC & AARP, 2005). For example, most caregivers provide assistance with instrumental activities of daily living (e.g., cooking, shopping, driving, etc.) or activities of daily living (e.g., bathing, grooming, dressing, etc.). Finally, the more frail the elderly care recipient, the more likely family caregivers will experience greater intensity in number of hours and level of difficult tasks.

In addition, caregivers often experience interruptions in their work life (Brody, 2004; NAC & AARP, 2009), career development (Fruhauf, Jarrott, & Allen, 2006), and retirement plans (Brody, 2004; Richardson,
It is estimated that six in ten family caregivers are employed; yet, 66% of caregivers had to make adjustments to their work life (NAC & MetLife Mature Market Institute, 2010). For example, family caregivers report having to take time off of work, move from full-time to part-time, or exit the workforce entirely. Because of caregiving demands, one in five caregivers had to take a permanent leave of absence from work in order to properly care for a family member (NAC & AARP, 2005). Finally, women report retiring when caregiving demands are placed upon them; resulting in involuntary retirements at higher rates for women than men (Richardson, 1993).

Grandparents Raising Grandchildren
Just as there are many family caregivers, in recent years there has been an increase in the number of grandparents raising grandchildren in the US (Fuller-Thomson, Minkler, & Driver, 2000). Today, 4.9 million grandchildren live in homes where grandparents or other relatives are responsible for a child’s well-being and 20 per cent of these children do not have a parent present in home (Goyer, 2010). As a result, grandparents raising grandchildren is one of the fastest growing family forms in the US (Letiecq, Bailey, & Dahlen, 2008). The increase of grandparents raising grandchildren is often due to many reasons (Cox, 2000). For example, the adult child’s drug use or abuse (Pruchno, 1999), incarceration (Pinson-Millburn et al., 1996), economic problems (Generations United, 2011), mental illness (Jendrek, 1993), death (Shore & Hayslip, 1994), along with abuse or neglect of the grandchild (Pruchno, 1999), and finally, the grandparents’ not wanting their grandchildren in foster care (Jendrek, 1993) are common reasons grandchildren enter their grandparents’ homes. Despite the reasons why grandparents are called to raise grandchildren, many grandparents experience negative impacts.

It is well known that grandparents who raise grandchildren are at risk for developing health problems (Roberto, Dolbin-MacNab, & Finney, 2008; Soloman & Marx, 2000) often negatively impacting the care they provide to grandchildren. Grandparents also experience difficulties with social support (Stevenson, Henderson, & Baugh, 2007) and may not receive adequate assistance from formal service providers (Hayslip & Kaminski, 2008). Parenting the second time around may be even more complicated as it may be considered an off-time or nonnormative life event (Cox, 2000; Landry-Meyer & Newman, 2004), therefore, complicating other relationships and their life goals as it pertains to work, career, and retirement.

Although these challenges are extensively discussed in the literature, another challenge that has not received much attention is the impact raising grandchildren has on career and retirement transitions (Pruchno
It is not uncommon for grandparents to experience being just months away from having the RV packed and ready to retire, when their adult child or a social service professional drops off their grandchild one night and says, *s/he needs a home*. As a result, grandparents quickly realize they cannot provide for their grandchild and themselves on their retirement income and, therefore, do not retire or return to work if already retired. In addition to the disruption in their life plans, grandparents often worry that they will be working for the rest of their lives or risk watching their personal savings and retirement funds shrink (Simon-Rusinowitz et al., 1996). This issue is possibly more prominent today, as the economic downturn in 2008 lead to more multigenerational households than years prior (Generations United, 2011). In the following section, guiding principles for human resource professionals and other practitioners will be addressed and the term caregiver will be used to refer to both family caregivers and grandparents raising grandchildren.

**Guiding Principles for Human Resource Professionals**

Based on the previously reviewed literature, it is without question that family caregivers and grandparents who care for grandchildren experience complex challenges that impact and often interrupt career and retirement transitions. The caregiver often experiences caregiving and work as a balancing act. That is, they work tirelessly at trying to manage work roles and responsibilities while making sure their family member or grandchild is well cared for - often to the demise of their own career and retirement planning. Caregivers often balance work and family roles with fear that they will be passed up for promotion or work place advancement because they have to take time off or change their work schedule because of their caregiving role. The employer, on the other hand, is likely to view the caregiving employee as someone who might be less productive at work, and whose commitment to the company/job is reduced because his/her priorities are focused on the caregiving role. Also, employers are worried that caregiving employees will have increased absenteeism (Pruchno & McKenney, 2006). Finally, when caregiving is done in the years just prior to retirement eligibility, exit from the labor force or reduced work hours can have a profound negative impact on the lives of adults (Pruchno & McKenney, 2006).

Furthermore, it is likely that eldercare and grand-childcare issues are often not discussed in the workplace as caregivers might be viewed negatively among other employees and their employers. Some caregivers are not comfortable sharing with their employer their experiences because it is a *private matter*. Yet, all too often, caregivers may be physically at work, but their mind is with their care receiver (Harkness, 2008). Therefore, employee benefit programs and professionals who are poised...
to work with caregiving employees may not recognize when individuals are struggling with career or retirement planning. Work challenges and fears, combined with caregiving related challenges, oftentimes leads caregivers to become overwhelmed with their caregiving role. As a result, they often lose sight of their might and capabilities. Despite this, caregivers have been found to be resilient and resourceful (Fuller-Thompson, 2005). As a result, a strengths-based approach (Saleebey, 2011) is useful when working with caregivers (Connealy & DeRoos, 2000; Fruhauf & Bundy-Fazioli, in press) and is the framework for the guiding principles in this paper.

The strengths-based approach, as discussed by Saleebey (2011), is a way for practitioners to discover, illuminate, and clarify caregivers’ strengths and resources in the context of achieving their goals. Saleebey’s work is grounded in social work practice, yet its application can include other helping professions such as, human resource professionals, career counselors, educators, and other gerontology professionals. A strengths-based approach is often difficult for providers to embrace as the tendency is to focus on weaknesses and challenges of the clients they serve. All too often, practitioners assume individuals do not seek assistance if they did not have a problem or issue they are experiencing. As a result, counselors should shift their approach when working with caregivers from a focus on their needs to a focus on their strengths and recognize their resourcefulness in asking for help (Dolbin-MacNab & Targ, 2003). Adopting a strengths-based approach can be difficult for both the caregiver and the practitioner as both are forced to embrace a different way of thinking as they explore other possibilities to solving problems. Finally, utilizing a strengths-based approach requires that when practitioners assist individuals, the helping relationships must include trust, purpose, and empowerment (Rapp, 1998).

Human resource professionals, career counselors, educators, and other gerontology practitioners are well poised to assist caregivers as they build positive life goals for work, career, and retirement opportunities. The strengths-based approach may lead practitioners towards encouraging and embracing an inclusive workplace environment so that all individuals, regardless of their family situation, are welcomed and encouraged to grow. In the following section, five guiding principles framed by a strengths-based approach (Saleebey, 2011) are described. These principles are intended to aid professionals when assisting caregivers with career and retirement transitions. Greater attention has been given to providing guidelines and suggestions towards keeping caregivers in the workplace, as all too often caregivers report wanting to manage caregiving and work roles.
Principle 1. Recognize Multiple Strengths
Just as it is important to understand caregiving challenges, it is also important to recognize the multiple strengths, resourcefulness, and resilience of caregivers (Dolbin-MacNab & Targ, 2003; Musil, Warner, Zauszniewski, Jeanblanc, & Kercher, 2006). When working with clients, practitioners should consider building from the strengths and skills caregivers have or developed, as a result of their caregiving role. For example, caregivers have described becoming interested in medical professions or found they enjoyed working with older adults as a result of being a family caregiver (Fruhauf et al., 2006). Also, it is possible that grandparents may be interested in working in social services helping other grandparents who parent their grandchildren or find they have a newfound interest in volunteering in the school systems during retirement. Encouraging a change in career or exploring caregivers’ passions might be just what they need to further develop their career and retirement goals.

Additionally, it is known that grandmothers who miss more work are more likely to be better educated - and have jobs that offer the flexibility to miss and make-up work (Pruchno & McKenney, 2006). This research supports that idea that additional training or going back to school might be an option for caregivers who believe they have the time and dedication to build their skills and explore jobs that allow them flexibility for time off. Counselors should recommend caregivers seek out county and state workforce centers as one option for advancing skills and supporting career development.

Principle 2. Network with Professionals and Maximize Strengths
Overtime, it might be possible that the needs of the caregiver surpass the expertise of the human resource professional and the employee benefits office. When this happens the practitioner should be prepared to refer caregivers to other professionals and suggest resources that could be of assistance (Burton, 1992; Dolbin-MacNab & Targ, 2003). For example, both family and grandparent caregivers are eligible to receive support through the National Family Caregiver Support Program funded by the Older American’s Act (Feinberg & Newman, 2006). This program is coordinated by case managers at local Area Agencies on Aging (i.e., county Office’s on Aging) who are poised to assist with eligibility requirements for this program along with other aging related services. Further, many grandparent caregivers are worried about legal issues surrounding their grandchildren and may be referred to a family life educator or family therapist who knows about programs such as Temporary Assistance to Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), Medicaid, Supplemental Security Income (SSI), and school services (Dolbin-MacNab & Targ, 2003).
In addition to maximizing resources and increasing human resource potential, professionals should consider providing educational programs to employees on how to access services, provide assistance with living wills, and offer evidence-based educational programs centered on caregivers’ specific needs. For example, employers may consider being trained in and teach educational programs such as, Powerful Tools for Caregivers (i.e., designed for family caregivers) and Parenting the Second Time Around (i.e., focusing on grandparents raising grandchildren). In addition to educational courses, companies should consider creating family resource centers and develop a formal information and referral model to help aging families navigate complex systems (Generations United, 2010). As a result, networking with other professionals to meet the needs of caregivers helps to maximize resources and strengthens opportunities to support caregivers’ in the workplace.

**Principle 3. Find Strengths in Groups**

It is known that support groups are often used by family and grandparent caregivers (Smyth & Kwon, 2004; Strom & Strom, 2000). Support groups can offer caregivers the opportunity to share stories, exchange resources, and find emotional support from peers in similar situations. When caregivers want to stay in the workforce, employers may consider providing support groups for family and grandparent caregivers during work lunch hours. Additionally, online tools and online support groups have been found to assist family caregivers (Smyth & Kwon, 2004). Without these group programs and elevated support in the workplace, many women have no other option than to retire (Richardson & Kilty, 1991).

**Principle 4. Embrace the Strengths of Workplace Flexibility**

In general, human resource professionals should work with employers to maximize work place flexibility through employee assistance programs (Generations United, 2011). For example, flexible work hours and the opportunity to work from home (or a location other than the office) make it possible for family caregivers and grandparents to maintain their caregiving and work roles, while building their careers and personal income (Pruchno & McKenney, 2006). Along with time and location, flexibility among employers also includes truly embracing the possibility that your oldest worker might be providing child care (i.e., to a grandchild) while your youngest employee may need time off to care for a sick elder (Fruhauf & Orel, 2008). Because of this, it behooves professionals to create a family friendly environment where they not only understand and value the diversity of employees in aging families, but they look for ways to provide services at work to support caregivers. Providing services at work is likely to reduce the amount of time caregivers are absent.
and may keep them in their careers longer than they would without such support.

Making employee benefits programs friendly to multigenerational families may be attractive to new employees looking for career development and work at aging friendly work places (Generations United, 2010). For example, in addition to grandmothers who quit work because of childcare responsibilities (Pruchno & McKenney, 2006), family caregivers often have a difficult time finding respite care for their older relative so they can go to work. Thus, while on-site services such as childcare is useful for both parents and grandparents of young children, practitioners should also consider the need family caregivers have for respite care (i.e., adult day care for frail persons and/or individuals with cognitive decline).

**Principle 5. Encourage Caregiving Workplace Policies**

Providing services, building support groups at work, and embracing workplace flexibility, reassures employees that they are valued for their professional and personal skills. Further, and possibly most important, employers should make it a policy that caregivers will not receive retaliation at work because of their family roles. Retaliation may come in the forms of receiving little to no raise, being passed over for advancement, and possibly being treated by employers and employees unfavorably. When this happens, career planning and advancement along with retirement planning may be hindered or rushed. As a result, human resource professionals and employers should work together to create company mission statements and values that embrace individuals in aging families and work to ensure that family leave policies offer caregivers reasonable time-off and more kind paid-leave options (Generations United, 2010).

**Conclusion**

The strengths-based approach to working with individuals in relation to their career and retirement transitions includes building on individuals’ passions, dreams, and hopes for a better future. For family caregivers and grandparents who parent grandchildren, human resource professionals, career counselors, educators, and other gerontology professionals are an important component to assisting them in exploring their strengths. This chapter presents five guiding principles for career and retirement development with caregivers. Using the guidelines suggested in this chapter, professionals have the potential to empower family caregivers and grandparents with the tools, safe work environments, and encouragement to find a career or retirement path that best suits their needs and caregiving roles (Dolbin-MacNab & Targ, 2003).

**References**


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ENTERING THE SECOND HALF OF LIFE:
New Models for Community Support and Engagement
by Doug Dickson

The popular notion conveyed in the media and elsewhere is that boomers are reshaping retirement. The truth is that this process has been underway for about 15 years and has its roots in events that go back to the 1960s. To be sure, the sheer numbers of boomers now reaching traditional retirement age will accelerate the changes underway, but credit is as much due to the trailing edge of the previous generation as to leading-edge boomers for pioneering new approaches to the second half of life. The factors driving a new vision for the stage of life that follows primary careers and the childrearing years are covered elsewhere in this issue. We now recognize that the retirement experience of the WWII generation was never destined to survive the twin trends of longevity and eroding pension plans. Add to that the desire of retirees (indeed, the need) to remain active and contributing members of society and it is clear that change was inevitable. We now see this clearly, but it was not so evident at the time. While some visionaries were beginning to talk about the need for change, there were no clear patterns, rituals, norms, or institutions in place to support or reinforce the few who were, by their own questions and decisions, pioneering this new stage of life. When these pioneers found each other, they were drawn together into informal communities. Their ideas resonated with others and caught on, and a grassroots movement was born. This movement is still emerging and evolving today. The movement consists of many parts and it is not yet clear which will survive to map the new norms that will define our era and serve the transition needs of the demographic bubble now entering retirement. This article will focus on one aspect of this movement: the new breed of organizations and professionals that are finding their place in the mix of services that are emerging to support older adults in their search for engagement, contribution, and income in the second half of life. We will trace the antecedents of this movement, identify some of the early pioneers, describe examples of both community-based organizations and networks, highlight some of the initiatives being developed in response to participant needs, and assess the implications for career planning professionals.
Concern about the impact on older workers of policies and practices that encouraged or required early retirement go back at least to the late 1960s when the National Council on Aging convened a National Institute on Industrial Gerontology. Chaired by Harold L. Sheppard, the institute raised questions about loss of income, waste of talent and experience, and the absence of meaningful options for older workers. As the trend toward early retirement escalated during the next two decades—actively encouraged by employers—Sheppard and other researchers continued to raise concerns about its impact. Sheppard (1990) posed the following question:

Does it [early retirement] portend a new problem—on the level of the economy or society or the state? Or on the level of the lives of individuals, who face longer years of non-work existence and for whom we have apparently not institutionalized a life style (or a mosaic of life styles) that can be said truly to constitute a positive quality of life? (p. 178)

This basic question remains at the heart of efforts to assist older adults as they weigh their options and consider the direction of their lives as primary careers draw to a close. These efforts have taken various forms over the years. In the 1970s, as the early retirement trend gathered steam, many companies offered pre-retirement planning seminars to their employees who were approaching retirement. While the focus of these programs was primarily on financial and employee benefit issues, there was usually a nod to the question of what retirees would do with their time. But with rare exceptions, retirees were sent off to their new lives with no significant preparation and little expectation that they would do much more than enjoy a life of leisure. The International Society of Retirement Planners was founded in 1975 as a response to this limited focus and its members were early advocates for a holistic approach to retirement planning.

With the introduction of 401k and 403b plans and the gradual shift to defined contribution retirement savings plans as a replacement for company-managed pension plans, the financial services industry geared up to offer financial planning and advisory services to individuals who were now left to build retirement nest eggs on their own. Mostly formulaic, these services focused on the mechanics of wealth accumulation, investment, and tax strategies. At the time of retirement, the focus was on distribution of assets. Notably left out of the conversation was how the money would be spent. That is, what would individuals do in retirement? That began to change in the 1990s. A study by Louis Harris and Associates and the University of Massachusetts-Boston, commissioned by the Commonwealth Fund, found that three out of four respondents
were actively engaged in work, volunteering, career-related education, or caring for another person or child (Bass, 1995). Many who were not employed said they were willing and able to work for pay and others said they would like to spend more time volunteering. This showed the range of ways people could and wanted to remain productive in their later lives. A few financial advisors, most notably Richard Wagner and George Kinder of the Nazrudin Project (http://carewhy.nl/en/communities/nazrudinusa.php), designed new tools and ideas that helped clients think about options and priorities for their retirements. Once clear goals were set, the focus of the planning process became how to fund the achievement of those goals. This approach, which has come to be called financial life planning, drew from the new field of behavioral finance and has gradually gained support within the industry, though adoption is not yet widespread.

At about the same time, a collection of thought leaders (e.g., Bridges, 1980; Bolles, 2011; Corbett, 2007; Dychtwald & Flower, 1990; Freedman, 1993; Hudson & McLean, 1995; Leider, 1997) working independently, were creating a framework of ideas that would eventually come together to support a new way of thinking about the second half of life. The work of these individuals and others was, in many cases, broadly influential, but the dots had not yet been connected to support a new vision of retirement.

Also in the 1990s, the practice of life coaching (also called life planning or personal coaching) began to achieve currency. Thomas Leonard, himself a financial planner, is credited with creating a model for helping people assess strengths, see possibilities, set goals, and pursue their implementation. He (and others) built a structure around this new approach and trained coaches, which enabled the model to catch on quickly as a tool for individuals who wanted to improve or reinvent their lives. By the turn of the 21st century, these strands were beginning to be conjoined by a growing group of practitioners, activists, and social innovators who saw the opportunity to assist boomers and pre-boomers as they contemplated the next phase of their lives. The notion of conventional retirement had lost its appeal because people saw its too-often debilitating impact on the lives of their parents. They wanted to remain active and engaged and, in many cases, recognized they could not afford to retire as their parents had. Some were motivated to seek alternatives after having tried a traditional retirement and failed.

A tipping point had been reached and it let loose to a swarm of activity. Books were published and workshops, web sites, and other resources were developed. Early adopters told their stories, thought leaders advanced their ideas, and pioneering professionals of varying stripes
refocused their practices or developed new ones to take advantage of and help shape the groundswell of interest in retirement alternatives.

Innovative Community-Based Responses Emerge
Out of this bustle of activity emerged the community organizations and professional networks that are the subject of this article. Brought together by shared interest and need for support, individuals seeking options and others offering assistance met as fellow travelers and realized there were others on the same path. Some of these chance meetings took hold as grassroots efforts and were formalized over time.

An early example was The Transition Network in New York City, founded by Charlotte Frank and Christine Millen. They began meeting with a group of friends when considering what to do after their professional careers (see The Transition Network & Rentsch, 2008). This new “community” was instrumental in helping them test new ideas and build fresh connections as they explored possible next steps in their lives. Recognizing the value of these conversations for themselves and the interest of other women in joining, they formed a membership organization geared specifically to the life transition needs of professional women over age 50. Today, The Transition Network is well established in New York City and has chapters in 12 other cities around the country.

Another example occurred in the Twin Cities, where Jan Hively was completing her PhD at the age of 69 at the University of Minnesota. Growing out of her academic interest in productive aging, she founded the Vital Aging Network as a way to promote self-determination, civic engagement, and personal growth for people as they age. She went on to cofound the Minnesota Creative Arts and Aging Network in 2004 and SHiFT!, a community network empowering midlife transitions to meaningful work opportunities, in 2006. The leadership development programs run by the Vital Aging Network are now offered throughout Minnesota as well as Denver and Seattle.

In Boston, a meeting of community leaders was organized by Civic Ventures in 2001 following publication of Marc Freedman’s (1999) book Prime Time, in which he proposed harnessing the energy and talent of retiring boomers to solve persistent social problems. Participants created an initiative, led by Carol Greenfield, to develop programming and resource centers in public libraries to help achieve the Prime Time premise. The initiative was called Discovering What’s Next and early events were attended by standing-room-only audiences at the Newton Free Library. This affirmation led to development of midlife transition services geared to encore work, paid and unpaid, as well as life balance. Out of a similar meeting sponsored by Civic Ventures in Philadelphia came Coming
of Age, started by Nancy Henkin and the Intergenerational Center of Temple University. With a 20-year history of developing initiatives to productively engage youth and older adults, the Center added midlife transition programs, pathways to paid and unpaid work, and workshops to assist non-profit organizations in shaping meaningful roles for older workers and volunteers. Coming of Age has since expanded to a number of cities across the country.

These early programs demonstrated at the community level a strong interest in support services to assist people in transitioning to purposeful post-career work and service. In response, Civic Ventures formalized its effort to nurture the development of other programs like these across the country. Called Next Chapters, these organizations were either sponsored by or developed in association with universities, community colleges, public libraries, or other community organizations. They were funded by grants, donations, and sponsorships, and they typically promoted four opportunities: life planning and transition, continued learning to support new interests, meaningful work and service options, and connections to peers and community.

Under the leadership of Judy Goggin, Civic Ventures created a blueprint for grassroots organizers to follow, published a design guide and toolkit for programming, consulted with convening organizations and funders, and publicized the results to a broader audience. Numerous start-ups were launched as a result of this effort and today there are dozens of community programs that trace their origin either directly or indirectly to the Next Chapter initiative.

Another type of community model was started in southern California by Bernice Bratter and Helen Dennis. Entirely self-directed, this model targets professional women who gather in small groups to discuss a series of essays and questions presented by Bratter and Dennis (2008). Marketing is entirely viral and groups come together informally, staying together only as long as they are needed. A recent count revealed that there were more than 25 active Project Renewment groups around the country.

**Defining a New Midlife Transition Model**

What these organizations share in common is their rise from community roots and their development of programs and services in direct response to community needs. All provide information and resources to individuals and groups within their areas. They bring people together to share experiences and to support one another in their searches. They offer workshops and other programs that provide context, process, and inspiration. And many identify pathways for pursuing specific goals, such as life planning and direction-setting tools, internship and other opportunities.
to test new options, skill-building programs, and transition services. All of these organizations identify and build on the assets of older adults so they themselves can share their strengths to help themselves, each other, and their communities. Programs stress civic engagement and encore work options, and some create links where possible to specific work and service opportunities in non-profit organizations and government agencies. Still others engage non-profits to make them aware of the value of older adult workers and volunteers and how the organizations can shape roles that have meaning for this population.

Innovative initiatives developed by these groups include experiential pathways for transitioning to work in the social sector. Examples are a nonprofit leadership training program (EncoreHartford!), midlife non-profit internships called “midternships” (SHiFT!), and short-term non-profit placements called encore fellowships (Civic Ventures, Experience Matters, Aspiranet and others).

In addition, these organizations identify community resources that will meet the transition needs of their participants. Community colleges and other academic institutions may offer courses to update skills or gain new credentials. Individuals or organizations that assist with volunteer matches, job searches, or business start-ups might be tapped.

What these organizations do not do is provide one-on-one coaching or counseling services to their participants. For individuals who request services beyond those offered, many organizations build partnerships with or will refer them to career counselors, life coaches, financial planners, or other professionals who can work with individuals to provide needed assistance. In some cases, professionals are able to offer programming through these organizations to alert participants to the value and availability of their services.

As more community-based organizations emerged in more locations, informal connections were encouraged, largely through the involvement of Civic Ventures, to enable sharing of experience. Through these informal conversations, usually occurring between two leaders at a time, and chance meetings at national conferences, it became increasingly apparent that these organizations shared a common set of challenges and opportunities as they grew within their respective communities. By 2010, there was consensus that a more formal connection was needed. Convened by the Life Planning Network and Civic Ventures, 14 founding organizations met in early 2011 to create a community of practice. Called the Encore Network, the group describes itself as a learning community made up of organizations that work at the intersection of three powerful opportunities in the second half of life: (1) achieving a new level of
personal growth and meaning, (2) connecting with and contributing to society in new ways, and (3) building stronger communities. Member organizations must offer programs and services in one or more of these areas. The mission of the group is to share information, best practices, and other resources; offer opportunities for joint problem solving, collaboration, and assistance; and engage in projects of mutual support and benefit to member organizations.

Founding member organizations include Aspiranet (California), Civic Ventures (d.b.a. Encore.org, convener), Coming of Age (Pennsylvania and elsewhere), Discovering What’s Next (Massachusetts), Encore!Hartford (Connecticut), Experience Matters (Arizona), Life by Design NW (Oregon), Life Planning Network (convener), Next Chapter Kansas City (Kansas), Project Renewment (California and elsewhere), SHiFT! (Minnesota), Transforming Life After 50: Public Libraries and Boomers (California and elsewhere), The Transition Network (New York and elsewhere), and Vital Aging Network (Minnesota and elsewhere). The network will be adding new members on an incremental basis. You can learn more about each of these organizations by visiting their individual websites and about the Encore Network by visiting encore.org.

A New Breed of Professionals Gets Connected

When Civic Ventures held its meeting in Boston in 2001, the group included a handful of professionals whose interests were shifting to midlife transition issues. Mostly coaches, career counselors, and therapists, these practitioners saw the growing need for support services as an opportunity and decided to refocus at least part of their practices to helping people transition to the second half of life. They had begun this shift largely on their own and the discovery that others were on the same track brought them together. A small group began meeting in early 2002, learning about what each was doing, sharing resources and best practices, and reaching out into their networks to bring others to the table. Founded by Meg Newhouse and co-led initially by Meg and Debra Shapiro, the group was soon drawing participants from around New England and became known as the Life Planning Network (LPN).

Very early in its development, LPN adopted a holistic, integrative model for thinking about the issues facing people in the second half of life. Professionals come to this work from a variety of disciplines, but the group recognizes that client needs cross those disciplines. By identifying and integrating the full range of services required by an individual, it is possible to more completely address the circumstances of a client’s life. This core principle led to active recruitment of professionals across a spectrum that includes financial advisers, elder law attorneys, health and wellness professionals, real estate and relocation professionals, spiritual
advisers, and educators, in addition to professionals focused on career, life coaching, and life planning. The common thread among these practitioners is that at least part of their work serves the needs of people over age 50 and that they choose to practice in a collaborative way. That often means cross-referrals, but can also involve looser consulting arrangements or more structured partnerships.

Stated simply, LPN is a community of professionals and organizations from diverse disciplines dedicated to helping people navigate the second half of life. The mission is “to create and communicate knowledge and resources that support professionals in their work to enhance people’s later lives and thus benefit society” (Life Planning Network, n.d.). As an example of this, LPN has developed an inventory of life planning competencies that enables members to assess their knowledge across ten life dimensions that account for the integrative needs of people approaching or living in their retirement years. They also developed an integrative advising model for professionals to consider in building collaborative work relationships (1). In addition to the principle of integrative life planning, the LPN mission statement underscores a second core principle: people who are productively engaged live longer, healthier, and happier lives. We know, anecdotally and from research, that people who are engaged in activity that has meaning, impact, and contributes to the wellbeing of others, create benefits for themselves as much as for those they serve. And to round out this triple-play, communities and society as a whole benefit from the net gain created by individuals who continue to contribute rather than draw down societal resources.

Spreading the message that older workers have skills and experience that offer value over a lifetime is another key part of the LPN mission. This is accomplished directly through work with clients and also through collective efforts geared to raise public awareness. A recent example is a book collaboratively written by about 30 LPN members (Life Planning Network, in press), which makes the case for remaining vibrant and engaged as we age and identifies the proactive steps one can take to prepare for a meaningful second half of life. More information about the book and LPN can be found at www.lifeplanningnetwork.org.

The Implications of These Changes for Career Planners
The emergence of new models for community support and engagement as boomers move into their retirement years carries with it three key implications for career professionals. It signals a major area of opportunity and need for professional support. It suggests the need for new arrangements, relationships, and approaches. It requires a new understanding of life challenges and options at this age. The first implication of the boomer retirement phenomenon is the unprecedented opportunity
it creates for career planners, whether institutionally based or working in private practice. We have all seen media references to the size and scale of the boomer generation, which tends to portray it as a monolith. This obscures the fact that this cohort is too large to speak with a single voice. There is enormous diversity of opinion, experience, and need within this group and those differences drive the nature of the opportunity.

As with any group, some will be in the vanguard, testing new ideas and leading the way. Others will adopt a new approach only when it is proven by others to be viable. Some will cling to convention and pursue a traditional retirement, if they have the means to support it. Still others will hold to their current jobs as long as they can, either out of necessity, fear, or inability to see alternatives. Some will know intuitively what is right for them and will find a way to make it happen. Most will be driven by circumstance to examine their options and some will have their options limited by circumstances, like poor health, caregiving needs, or financial constraints. The question for career professionals is how to apply their expertise and interest, taking into account these and other possible scenarios.

The second implication for career professionals is the emergence of a range of new players. This means that new arrangements, relationships, and approaches will evolve as organizations and practitioners position themselves to assume their share of this new market. The activity described in this article could be characterized as a series of pilots and experiments and the jury is still out in terms of what will hold up over the long term and what will not. What has become clear during this early phase is that there is not likely to be a one-size-fits-all approach that will meet everyone’s needs. Instead, there will be a patchwork of options that range from adapting existing disciplines to developing new tools and ideas.

This trend has already been reflected in the migration of professional practices to a primary focus on midlife and later-life transitions. It can also be seen in the efforts by libraries, community colleges, faith-based organizations, and other institutions to focus resources on the needs of this demographic group. Even some senior centers are exploring ways they can offer services that are seen as relevant to boomers. Collaboration is an increasingly accepted model for offering clients the range of services that will address the key issues common to this stage of life. That can take various forms, including informal cross-referrals on a case-by-case basis (by far the most common), referral circles made up of teams of professionals who agree to work together, and structured client-sharing partnerships. Within organizations, various specialists may bring the particulars of their disciplines to the needs and interests of this
age group. The advantage of these arrangements is not just the range of expertise they offer to clients, but also the opportunity they present for learning and sharing knowledge and best practices, as well as consulting on client issues.

Another form of collaboration comes between community organizations and practitioners. Rather than compete, these groups are more likely to function synergistically. Organizations do not generally offer one-on-one counseling or advising and often will refer their members to professionals whom they have vetted when asked about this kind of service. They may also offer programming that gives professionals an opportunity to present in an area of their expertise, with the prospect of building client relationships with members of the group. Organizations may also seek facilitators and workshop leaders who will develop and/or deliver programs or train to present programs the organizations have designed or purchased. This can produce a separate stream of income for professionals as well as expose them to potential clients.

The third implication for career professionals is that the context for career planning is shifting as the notion of work itself changes and fits into a broader spectrum of life challenges and options. We know that the nature of work—both paid and unpaid—is changing across the board with the decline of traditional jobs, the rise of contingency work, lower barriers to entrepreneurship, the advent of virtual businesses, and other developments. The global economy, advances in technology, and the changing expectations of workers are driving these changes. Add to these the factors that are particular to boomers on the verge of a new life stage, and it becomes clear that there is no turning back to the way things were. One shift as people approach their retirement years is the motivation for work. From a primary focus on income (to support families, lifestyle, and retirement savings), factors that include personal meaning, social impact, and skill building begin to take on greater or equivalent importance. A recent Civic Ventures study (2011) indicates that 9 per cent of individuals 45-70 are engaged in encore work (that combines personal meaning, continued income, and social impact) and another 31 per cent aspire to roles that meet this definition.

Boomers are also seeking flexible work arrangements, including part-time, interim, project-based, seasonal, stipended, and even unpaid positions that enable meaningful contributions of their time and talent. Flexibility is important at this life stage because of an interest in rebalancing their lives after years of primary careers and childrearing. In addition to work, individuals need or want to focus on aging parents, grandchildren, their own long-deferred interests, or new interests and adventures. With a growing sense that life is not forever, many see decisions at this stage
as an answer to the question: If not now, when? Other interests often include a renewed focus on physical and cognitive health, personal relationships, community, spirituality, and legacy. Issues like these create a frame for decisions about work and, ironically, the shape of this frame is likely to be more complex than was needed earlier in life.

There will also be a subset of boomers whose limited financial resources will constrain their options. This group will face the prospect of continuing to work as long as their skills, health, and life circumstances allow. Their challenges in finding and sustaining income-generating work, combined with a reduced ability to pay for work search services, will require special attention. Boomers in general are not as skilled in using new work search tools and many perceive that employers prefer younger workers when given the choice.Career professionals need to develop the skills and techniques to help older workers confront and overcome these potential barriers and challenges.

**Summary**
Changes over the past dozen years and the approaches that have begun to emerge from those changes offer a glimpse into the landscape of services that will be increasingly demanded by boomers as they reach retirement age. Where little or no support existed previously, there will be a variety of options. Replacing a do-it-yourself approach will be a variety of models individuals can choose from to guide their decisions. Instead of trial-and-error, there will be an array of professional and community-based services available to meet a range of needs.

This vision opens the door to new players, new approaches for existing players, and new ways of working for all who enter through it. A movement has been born that is creating fundamental change in the way we view and practice retirement. The unknowns at this point are who will join the effort to shape this movement, and what form the movement will ultimately take. Stated more directly, *what contribution will career professionals make to this effort and what impact will the resulting changes have on their practices and the context in which they operate?*

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**End Note**
References


About the Author:

**Doug Dickson**, after a business career, joined New Directions, a career management firm for senior business leaders and professionals based in Boston, Massachusetts. For ten years, he served as vice president and senior consultant, working directly with clients engaged in major work and life transitions. During this period, he developed initiatives in entrepreneurship and retirement alternatives. He worked with David Corbett, founder of New Directions, to design the pioneering program called Life Portfolio, a framework to assist clients in looking holistically at their post-career options. In 2002, he joined the Life Planning Network shortly after it was convened and has served in many leadership roles, including president, during its expansion from a regional to a national organization. He currently serves on the LPN national board and as president of the New England LPN chapter. He joined the board of Discovering What’s Next in 2006 and currently serves as board president. In 2010, he co-founded the Encore Network, a community of practice that includes Discovering What’s Next and 13 other organizations like it across the country. In 2011, he helped found the Greater Boston Encore Action Network to build the encore movement in the Boston area. He has contributed to two books, *Audacious Aging* and *Live Smart After 50! The Experts’ Guide to Life Planning in Uncertain Times*. He has written articles for *Aging Today* and other periodicals.

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Chapter 7

WORKING FOR GOOD: The Encore Career Movement
by Kathleen Galvin Schaefers

Abstract
Many boomers are shifting into new careers to reflect their values, address the desire to give back, and accommodate evolving life priorities. Some are opting for an encore career: paid work with meaning and social impact in the second half of life. Encore career fields align with projected workforce shortages in the social sector, suggesting promise for those transitioning into these roles. However, there are considerable barriers, such as lack of clear pathways and challenges in financing transitions. Innovative models, including public-private partnerships, are emerging to pave the way to encore careers. As millions of boomers explore encore careers, career planning and adult development professionals will provide valuable input for individuals and organizations. Encore careers offer potential for people interested in engaging and meaningful work, for employers needing talent, and for society in tackling its most pressing needs.

Introduction
Most boomers expect to work in some capacity past traditional retirement age (e.g. Brown, Aumann, Pitt-Catsouphes, Galinsky, & Bond, 2010; AARP, 2008). This is not surprising, given the confluence of longevity, vital aging, and the financial challenges of funding a long, leisure retirement. The latest economic downturn further rattled confidence and solidified boomer expectations for continued work into the later years (e.g. Helman, Copeland, & VanDerhei, 2012; Sun-Life Financial, 2011; Taylor, Kochhar, Morin, Wang, Dockterman, & Medina, 2009).

A more interesting trend is that some boomers are changing careers at midlife and beyond, transitioning into meaningful work that aligns with their values, builds on their talents and experiences, and addresses society’s problems. Some are motivated by income needs, but they are also driven by a desire for work that has personal meaning and impact. They are defying stereotypes of disengagement, reconnecting with old dreams, and exploring new passions. They are choosing career reinvention over career continuation to help fund their later years.
The term encore career describes work in the second half of life that combines meaning, social impact, and income (Freedman, 2007a). Marc Freedman and his colleagues at Civic Ventures are on the forefront of the encore career trend, now being called a social movement (Civic Ventures, 2012a). They focus on ways to tap boomer talent for the benefit of society, in fields such as education, health care, government, nonprofit, and socially impactful for-profit roles (Civic Ventures, 2011). Civic Ventures has helped shape the national conversation about work in the second half of life, through advocacy, thought leadership, and a portfolio of initiatives targeting individuals, organizations, researchers, and policy makers.

Given the size of the boomer cohort, even moderate interest in encore careers translates into significant numbers. According to a survey published by Civic Ventures, an estimated 9 million people, or 9 per cent of the U.S. population aged 44 to 70, have already transitioned into encore careers. An estimated 31 million people in this age range expressed interest in encore careers (Civic Ventures, 2011).

The encore career movement bodes well for projected labor force needs. Bluestone and Melnik (2010), projected that 6.9 million new jobs will be created in the social sector between 2008 and 2018, with anticipated labor force shortages. They defined the social sector as “the set of industries covering health care and social assistance, educational services, nonprofit community and religious organizations, the performing arts, museums, libraries and government” (Bluestone & Melnik, 2010, p. 3). Many of these jobs align with boomer career interests, especially in health care and social assistance, state and local government, education, and nonprofits. Older workers can help fill staffing gaps in these critically important areas.

Despite expected labor shortages, older workers transitioning into social sector jobs face considerable challenges. Transition routes are not clearly marked, and pathways are often riddled with roadblocks. Older workers face barriers such as discrimination and stereotyping (Cappelli & Novelli, 2010), being pegged as overqualified (Erdogan, Bauer, Peiró, & Truxillo, 2011), and financial strain in funding transitions (Civic Ventures, 2012b).

Career planning professionals will be important allies for clients as they navigate encore transitions. This article will provide a brief overview of the encore career movement, highlight efforts to create pathways into encore careers, and suggest ways career planning professionals can help those transitioning into encore careers, as well as the organizations that will need them.
Why Encore Careers?
People work to earn an income and support themselves and their families. However, work fulfills a variety of psychological and social needs as well. The work role is interwoven with identity and personal value; the work place is an outlet for social connections; and work itself offers opportunity for meaning, achievement, personal growth, and even structure and routine (Kim & Moen, 2001; Friedmann & Havighurst, 1954). Those who retire yet remain in the workplace identify a variety of motivators in addition to income (e.g. Brown et al., 2010).

Attraction to encore careers goes beyond the desire to stay in the workplace, however. The specific desire for work with meaning, purpose, and impact may reflect the psychosocial shifts characteristic of midlife as much as the rewards of continued work. Some theorists view midlife as a time of reflection, of reconciling the existential questions of purpose, meaning, and legacy. Carl Jung viewed the midlife experience as growing whole, coming to terms with mortality, and redefining the goals and values of youth to better reflect the *afternoon of life* (Jung, 1971, p. 17). Erik Erikson (1980) described the challenge of midlife as moving from stagnation to generativity: a desire to contribute to the welfare of others, to leave a legacy, to have significant impact on the next generation. McAdams (2001) explained the midlife generative drive as a conscious concern for the well-being of the next generation. He saw generativity at midlife as motivated by inner desires as well as outer demands.

They become more interested in those institutions and cultural practices designed to promote positive functioning and social life into the future – schools, churches, charities, community organizations, professional societies, and so on. They become more concerned with intergenerational relations. They begin to see that they may have something to offer others, that the time may be right to give something back to society, to move from being the recipient to being the agent of care and concern (McAdams, 2001, p. 405).

McAdams’ description of the generative drive fits with how people describe their attraction to encore careers. In the Civic Ventures (2011) survey, two out of three people (67 per cent) reported an interest in work that allowed them to help others, and a similar percentage (65 per cent) were looking for work that provided meaning and a sense of accomplishment. This study also found that the majority of those attracted to encore careers wanted more control over their time and lives, and opportunities to learn, stay challenged, and develop new skills. Almost four in five respondents (79 per cent) in this survey viewed encore careers as contributing to an active and productive lifestyle. Staying active and engaged is important for aging well. Research from the Sloan Center for Aging
and Work found that active engagement in major life areas (paid work, caregiving, education and training, and volunteering) was positively related to well-being in older adults (James, Besen, Matz-Costa, & Pitt-Catsouphes, 2012). Encore careers offer an outlet for engaged aging, with opportunities for generativity, continued learning, social interaction, and skill utilization into the later years.

**Encore Careers in Context of Retirement**

Retirement images are diversifying to include work, and encore careers represent a subset of these images. Sargent, Bataille, Vough, & Lee (2011) explored images of retirement, and found support for the encore conceptualization. Using metaphor analysis, they identified four distinct retirement configurations: exploring new horizons; searching for meaning; contributing on one’s own terms; and putting one’s feet up. A subset of their subjects gravitated to images that fit with encore careers: searching for meaning combined with contributing on one’s own terms. This subset was interested in flexible ways to work, and wanted the work to be meaningful with impact.

Hively, an expert on aging and work, called for an expanded view of encore careers to reflect the full range of work into the later years. Hively (2008) recognized that meaningful volunteer roles and unpaid work fosters personal growth and fulfills the need for meaning, purpose, and contribution. She believes that work remains important in every life stage, a message encompassed by her mantra *meaningful work, paid or unpaid, through the last breath* (Hively, 2008).

Emerging retirement models incorporate a range of work roles, and possibilities abound. As clients sculpt retirement lifestyles and experiment with ways to work in retirement, career professionals will serve as important resources.

**Transitioning to Encore Careers**

According to Bank, pioneers in the encore career movement tended to be driven by passion more than by earning an income, giving the impression that the movement was elitist (New America Foundation, 2012). They generally forged their own paths, with little support from institutions and employers. Bank goes on to indicate that with younger boomers entering the fray, the trend is shifting to reflect the need for income as well as a desire to make a difference (New America Foundation, 2012). Encore careers attract a diverse group of boomers: men and women, blue-collar and white-collar workers, college educated and less educated, suburban, urban, rural and small town residents (Civic Ventures, 2008).

Interest may be keen across demographic groups, but making the transition to encore careers is often difficult. Pathways are unclear; the
transition can take months or even years; education and retraining costs money; and for those depending on paid employment, lost income during transition creates hardship. In the Civic Ventures (2012b) survey of people who had already transitioned into encore careers, 67 per cent reported decreased or no income during the transition period, with transitions averaging 18 months. In this survey, half of those interested in encore careers anticipated challenges in making a transition, and many within this group pointed to finances as their primary obstacle.

Rather than pegging the encore career movement as elitist, a more productive approach would be to expand access across demographic groups. Even modest income generated from an encore job may make economic sense in the long run for those with limited retirement savings (Bank, 2009). An encore transition can strengthen finances through: 1) continued earned income with an extended work life; 2) postponed access to social security and the associated increase in eventual benefits; and 3) delayed drawdown of retirement savings, allowing more time for growth. Working even a few additional years can significantly impact future financial stability (Munnell & Sass, 2008; Quinn, 2010).

As millions of boomers contemplate encore career moves, professionals in career planning and adult development roles will be tapped for guidance. Clients will need help exploring viable career options, determining skill gaps, connecting with training and experiential learning opportunities, securing funding, and preparing for eventual employment. Planning will help career changers make reasonable decisions, identify effective transition routes, overcome barriers, and prepare financially and mentally for the change process.

Pathways to Encore Careers

Networks and pathways are cropping up to facilitate encore transitions and expand access. New, community based models are emerging, as are public-private partnerships. Innovative approaches take a variety of forms and starting points, as described below.

Community Based Initiatives. Across the United States, and internationally, community-based peer networks are forming to connect, educate, and support people in transition. These networks are usually holistic, focusing on life transitions as well as career transitions, and addressing the specific needs of people in mid- to late- life transitions. A more in-depth review of these community networks appears in another article in this issue (Dickson, 2012). These support networks serve as important connectors for people interested in encore careers.

Educationally Based Initiatives. Educational institutions, especially community colleges, are serving as conduits to encore careers. In-
creasingly, colleges and universities are specifically marketing to older students in transition. For example, the American Association of Community Colleges (AACC) oversees a Plus 50 initiative, with a focus on retraining older adults for careers in health care, education and social service. The Plus 50 initiative is expanding, with projected enrollment of 10,000 adults in degree or certificate programs at 100 community colleges throughout the United States (AACC, 2012). The Encore College Initiative is another example, providing seed grants to colleges to build pathways to careers in education, health care, social services, and the environment. To date, 40 colleges have participated in the Encore College Initiative, and grants have gone towards a variety of customized projects to address specific community needs (Civic Ventures, 2012c).

The for-profit educational market for encore transitions is growing as well. For example, Empowered UCLA Extension offers ten certificate programs with the needs and interests of boomers in mind. Programs are designed for completion within a year, classes are delivered virtually (through UCLA Extension), and counseling and job search assistance is provided. Certificates target growth fields: health care management, global sustainability, patient advocacy, marketing and new media, project management, human resources, information technology management, nonprofit management, financial planning, and college counseling (Empowered UCLA Extension, 2012).

Career planning professionals will be important connectors for clients contemplating education and/or training to prepare for encore careers. Clients will need help connecting their interests and passions to the world of work, and prioritizing potential routes to employment. When retraining and/or additional education is necessary, career professionals can help clients weigh the merits and costs of returning to school.

**Experiential Initiatives.** Collaborative models between corporations and nonprofits are emerging. A few corporations have established funding and organizational support to help their experienced workers transition into encore careers. IBM’s Transition to Teaching Program is a notable example. As a corporate citizen, IBM recognized that math and science teacher shortages would impact the community and their eventual talent pipeline. IBM employees were already volunteering their time and talent through science and math mentoring programs in schools. In 2005, IBM took that community commitment a step further by launching the Transition to Teaching Program, paving the way to teacher certification for interested employees. According to Casner-Lotto (2009), the program restructured existing benefits programs (tuition reimbursement and leaves of absence) to provide flexibility, time, and financial support for participants. Casner-Lotto summarized positive outcomes from the
program, such as community good will, increased employee morale and retention, and better market position.

In another example of public-private partnership, HP and Civic Ventures, with funding from the David and Lucile Packard Foundation, piloted the Encore Fellows Program in Silicon Valley in 2009 (Civic Ventures, 2012d). Now in its fourth year, this program provides transitional income and experiential learning opportunities for professionals moving into the nonprofit sector. Intel launched a similar program in 2011, extending access beyond managers and professionals to include any eligible U.S. employee. Additional examples include California’s EnCorps program (professionals transitioning from science, technology, engineering, and mathematics fields into teaching roles) and FedExperience (experienced workers from partner organizations transitioning into government jobs).

States are experimenting with transition pathways targeting dislocated workers. Hartford, Connecticut designed a 16-week education and experiential learning program that reported early success for participants finding employment in the nonprofit sector (Garvey, 2010). Minnesota experimented with a Midternship program connecting workers age 50 and up with internship opportunities, mostly in nonprofit settings. With an important twist, the Minnesota program continued unemployment benefits for eligible participants while they were in the program (SHiFT, 2012). At a national level, encore fellowships were incorporated into the 2009 Serve America Act. When funded, matching grants will be available for up to 10 participants per state (Corporation for National and Community Service, 2009). These hands-on learning opportunities are important for career changers. Experience often trumps potential when it comes to getting hired, and applied learning opportunities will strengthen marketability in new fields, as well as expand connections and networks.

**Implications for Organizations**

Talent deficits are projected in the nonprofit sector, especially in leadership roles, and nonprofits will need to look beyond their own ranks for needed talent (Tierney, 2006). Boomers with corporate experience possess transferable skills relevant to nonprofit work, but nonprofits may need to proactively ease transitions. Caster-Lotto (2009) recommended several strategies, such as educating new hires about the culture of nonprofits, actively involving existing leadership in the onboarding process, and creating realistic expectations for new hires. According to Caster-Lotto, nonprofits may need to strengthen brand reputation as attractive employers, and compensate for submarket salaries with flexibility, health benefits, growth opportunities, and challenging and engaging work.
Corporate, for-profit employers can learn from the encore career trend. The skills, preferences, and work ethic of older workers will fit well with the growing need for just in time staffing. Flexibility in work design will help employers build bench strength by retaining trained, engaged workers. Employers should focus on at least three strategies to engage older workers, according to Cappelli and Novelli (2010). First, older workers are motivated by altruism and having a positive impact, so Cappelli and Novelli suggested linking work to mission. Second, social relationships and teamwork are important to older workers, so employers should structure work to foster social connections. Third, employers should customize benefit programs to reflect the needs of older workers.

As organizations plan for the demographic and psychographic shifts associated with an aging workforce, these strategies will help align work with key motivators for older workers.

**Conclusion**

Freedman (2007b) described the encore career movement as “one of the most significant social trends of the new century and the biggest transformation of the American workforce since the women’s movement” (p. 2). This movement offers great promise for individuals, organizations, and society.

There are still significant barriers to encore career moves, from challenges in funding a transition to employer attitudes and societal stereotyping. Future efforts need to build on what has been learned from existing models and continue to experiment with new approaches. Partnerships between for-profit and non-profit organizations will be essential in making encore transitions accessible to interested people from all economic levels.

Older workers represent an experienced and loyal talent pool, and their skills will be needed across the employment spectrum. For social sector jobs, where demand is expected to outpace supply of workers, the encore career movement is good news. Theologian Frederick Buechner (1993) described a calling as “the place where your deep gladness and the world’s deep hunger meet” (p. 119). Encore careers offer potential for tackling society’s needs while providing satisfying work for those who heed the call.

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Chapter 8

TRANSITION INTO RETIREMENT:
The Experiences of Senior Leaders
by Linda Kuk

Transition into retirement is a likely outcome of a long and successful career. Many working professionals treasure the day when they realize a successful retirement; others dread it. Some plan methodically and others have retirement thrust upon them as a result of a variety of life circumstances. Some fashion retirement as a means to step into another career and others view it as an opportunity to focus on aspects of life that have been put on hold while earning a livelihood. In any case, the transition process produces some challenges and also presents opportunities. It opens the door to a new stage of life, but walking through the door can be a daunting task with a variety of outcomes.

This article examined the transition to retirement of senior administrative leaders. Very little research has been conducted on the career or retirement transitions for senior leaders in higher education. There has been some attention paid in the literature to the financial aspects of retirement and some research has been conducted in the area of faculty retirement issues, but very little related to the retirement of administrators or leaders in higher education. Most of the research that exists has been conducted on career transitions of college presidents (Acker, 2006; Alton, 2002; Sanaghan, Goldstein, & Gaval, 2007) and career transitioning from administration to faculty and vice versa (Griffith, 2006; McCluskey-Titus & Cawthon, 2004; Floyd & Laden, 2007). Yet given the number of baby boomers expected to transition to retirement within the next decade, the transition to retirement is an important aspect of career transition that is worth studying.

Exploring the experiences of the senior leader population of retirees is helpful for a number of reasons. Senior leaders’ professional experiences and career identities closely mirror other active and engaged organizational leaders and professionals. They are entering retirement from very demanding twenty-four hour/seven days a week sets of responsibilities, their leader positions have been very public and highly stressful, and because of the significant demands of these roles they often connect and intertwine their personal and professional identities deeply within these roles.
It has been found that career transitions can have a life changing impact on the individuals experiencing them (Hopson & Adams, 1976; Bridges, 2003). Transitions from work to retirement may have an even more profound impact than a career transition on individuals as they enter the later stage of life. Making the decision to retire, and then carrying it out successfully, can be a complex process and involves more than just learning how to save and manage financially. As indicated by Fouad and Bynner (2008), work is central to an individual’s identity, and transitions in and out of work can have major mental health repercussions. As individuals move out of their career roles, their transitions may be marked by emotions, stress, identity disruption and other unforeseen circumstances. Exploring this transition process can have insightful implications for other professionals and organizational leaders planning or experiencing retirement transitions, as well as for career counselors and human resource professionals who provide assistance with the retirement transition process.

Fourteen senior level vice presidents, who had transitioned into retirement from their leadership roles, participated in this study. The participants were selected as a purposeful sample (Patton, 1990) from vice president level administrators that had voluntarily and involuntarily transitioned into retirement from various types of higher educational institutions across the United States. The respondents ranged in age from 54 to 68 years, with the average age at retirement being 62.2 years. They were fairly evenly split between males and females, with slightly more female respondents, and about a third of the respondents were people of color.

The data used in this article was obtained as part of a larger study on leadership career transitions and analyzed to focus only on retirement transitions. The study utilized a basic interpretive qualitative study approach (Merriam, 2002) to analyze open-ended responses and interviews related to the leader’s retirement transition experiences. The results of this study offers insights regarding how the retirement transition process and outcomes were experienced by those transitioning, as well as provides recommendations from the participants regarding engaging the retirement process and supporting those who are about to engage the process.

**Results**

While each of the participants experienced a unique retirement transition, there were common themes related to the transition experience that emerged across the participants’ responses. The themes related to the retirement transition included: a) the reasons for deciding to retire; b) how respondents managed the retirement transition process; c) the emotions experienced during the transition; d) seeking help and support of family,
friends and colleagues; and e) life after the retirement transition. That which follows is a summary of the findings within these various themes.

**Deciding to Retire.** The reasons for deciding to retire were somewhat different for each of the respondents. Some of the respondents indicated they had a long term plan that was staged over time, and a decision was made that it was time to retire. These individuals discussed the strategy they used to orchestrate their plan and they emphasized that the decision regarding when to retire was a part of the plan. Some retirements were triggered by a personal event or a desire to refocus aspects of their lives on family or other issues. While many of these individuals had plans for an eventual retirement, the decision to retire was initiated by life situations that created a compelling reason to retire and not wait.

Moved to a new location to be near my son and his family, including my two grandchildren. (Respondent 13)

My husband retired also so we have time to travel, visit our children and relatives and to re-invest in our relationship. (Respondent 5)

Other retirements were the result of respondents being tired and/or desiring a change from the roles and responsibilities they were currently facing. They no longer found their roles and responsibilities to be rewarding or they dreaded having to face the future challenges that they anticipated were coming. They essentially wanted something new and different to occupy their time.

I did not want to serve in an interim administrative structure while the university searched for a new president. (Respondent 5)

I was not enjoying my work as much as I used to enjoy it. I found myself losing patience with students and staff and that never is a good thing. (Respondent 8).

I knew it was time for new blood; I was ready to have more time for family, friends and ME. (Respondent 9)

For some of the respondents, receiving an incentive to retire made retirement an attractive option that had not been considered previously. For others, the decision to retire was made by someone else and the respondent had no choice in the matter. They did not want to retire and did not understand why it was being forced on them.

She [the president] told me that she thought it was time for me to retire, and began to discuss how I might depart from the institution. I said that I had not planned to retire for several more years and explained that I loved my job. She just reiterated that it was time for me to retire. (Respondent 14)

**Managing the Retirement Transition Process.** The respondents managed their retirement in different ways. However, there was a common
theme among all the respondents related to maintaining control of the process. For most of the respondents, the decision to retire was perceived to be their choice even if it was not really planned or initiated by an incentive. Their varied descriptions of how they managed the process indicated that they had control of their retirement transition from the beginning and maintained it throughout the process. The choices they made about the next step in their life varied considerably. Most of the respondents fully retired, and a few continued to work, some part-time, while others moved on to second careers in other areas. Others engaged in volunteer work and/or spent time with family and friends. Some became involved in activities they had longed to do for some time such as play golf, exercise, write, read for pleasure, or start a totally new hobby. Many traveled, and some stayed involved in activities or committees with their former institution or professional associations as a way of staying connected. Some focused on their own health issues; addressing weight issues, exercising, and intentionally staying away from their former roles and responsibilities as a means of psychological renewal.

Some of the respondents constructed a plan on how they would engage the transition, even planning out the first week or month of the process. Most were very careful about reviewing and managing their financial situation. A number took their time to find their new niche in life, trying out different strategies and engagements in order to find the ones that worked best for them. In some cases, they kept ties to their old life as they paced their transition but eventually moved beyond these former ties.

**The Emotional Impact on Those Experiencing the Transitions.** Those who had reported that they had chosen to retire indicated that they experienced a very enjoyable transition as it unfolded, and that they entered the process with enthusiasm and excitement focused on what was ahead in their new phase of life. Some were anxious about moving on and they shared that they were a bit scared about the uncertainty of what was ahead. They indicated that they were apprehensive and had doubts about whether they had made the correct decision, but after a while these feelings changed to be more forward focused and positive about what was ahead.

Those who were forced to retire were initially shocked by what had happened, but after some needed recovery time, they moved on to more positive roles and situations. Some retired and others found employment in other settings. They acknowledged that managing the retirement transition was made more difficult by the fact that their staff and members of the community somehow knew that they did not elect to retire.

Emotions were at the center of all of the retirement transitions and all participants reported that they experienced both positive and negative
emotions. At the beginning of the transition process their emotions generally included feelings of desiring change, of being tired, a consistent loss of interest in what they were doing, as well as an excitement for what they envisioned was ahead. Some of the respondents initially expressed concerns about whether they had made the correct decision and expressed fear about the uncertainty that they were facing.

Initially, I silently wondered about the decision I made, even though I knew it was right, at the right time, and for the right reasons. As with any major change, the decision required adjustments and a new way of thinking and approaching everything I did. After my initial apprehension and after I had affirmed my plans, it felt good to look ahead to a new phase in life. (Respondent 6)

Some respondents expressed that during the process they felt a sense of loss for what they had left behind, but these feelings were eventually replaced with feelings of relief and positive well being about their new life.

I was simultaneously a bit scared, because I had no way of knowing if I would genuinely enjoy this new phase of my life, or miss my old life more. I periodically miss parts of the job, but as it turns out, I’m really good at this retirement thing! (Respondent 11)

For others, once they moved beyond the initial sense of fear and uncertainty, they reported enthusiasm and excitement for what was ahead and did not look back.

It has been liberating. I love having no daily required schedule. I love not dealing with daily crises, with myriad personnel problems. I am sleeping better and am much more relaxed. (Respondent 3)

Seeking the Help and Support of Family, Friends, and Colleagues. A common theme throughout the responses focused on how the respondents sought and utilized the support of family, friends, and colleagues as they engaged the retirement transition process. Many relied on the support of their spouses and partners, as well as extended family and friends. Others commented that they continued to meet former colleagues for lunch or coffee and some stayed involved in professional associations. For some, making new friends in their new life was critical to their successful transition and establishing a new identity.

I am more relaxed and am able to take time to appreciate my family and friends. My new role has allowed me to work with new people and I have made more friends. I have also connected with old friends. (Respondent 4)
Some sought counseling as a way of addressing their uncertainty and loss of professional identity and were happy that they had done so. Others indicated that they wished they had sought counseling and encouraged others to engage in the counseling process if they felt they needed this type of support to negotiate the transition.

**Life After the Retirement Transition.** Those who transitioned into retirement indicated that they were fully engaged in their new lives with a positive, renewed, and a forward looking attitude. They had established new identities outside of their former professional roles and consistently expressed that they were happy to have moved into a new chapter in their lives. They also expressed that they had more time to focus on their health and well-being. They indicated that they now had time for physical activity and interests outside of work.

> I really feel quite good about all aspects of the transition. I am very grateful that I had the opportunity to be a VP for some years of my life and I am glad I no longer have that role and those responsibilities. I am rarely bored when alone, I have good friends, and there are so many things I want to do and learn about. I like my new life, all the while being glad I had my earlier life. (Respondent 9)

**Discussion**

This research was intended to explore the transition process experienced by administrators retiring from senior leader positions in higher education. In all cases, the process was about experiencing significant life change in departing from a high powered, visible leadership role and then moving into some type of retirement or second career life. Each of the respondents faced their retirement with different plans and strategies but there were some common themes about the experience that they generally shared.

Nearly all of the respondents continued to reinforce the importance of being able to plan for retirement, and/or to gain control over the transition process once it occurs. Even those who had planned thoroughly often faced unexpected challenges in their retirement transition and they indicated the need to remain flexible and open to new opportunities. They repeatedly expressed the idea that no plan was certain or forever and that adaptability and maintaining a positive forward looking attitude was critical.

Emotional expressions, both positive and negative, were present throughout the transition experiences. Emotions related to uncertainty were initially present for many respondents, but most reported an increasingly positive feeling as the transition process unfolded. All of the respondents
appeared to be in a comfortable place emotionally after the transition was complete. Being able to recognize these feelings and to seek help with them when needed was important to most of the respondents.

For those who were forced to retire, the emotional experience was also individually distinct. In most cases, it was marked by considerable abrupt, uncontrollable uncertainty, and by negative perceptions and self-doubt that often interfered with the respondent’s ability to focus on the future. After a time, the individuals were able to deal with these emotions and to move forward to a new beginning in a similar fashion as other retirees within the respondent group. They commented that they would not wish this experience on anyone else, but they were proud of their ability to bounce back and to be strong as a result of the experience. Some of the respondents indicated that they had sought counseling and/or the support of colleagues and family in the transition process, and others indicated that they should have sought help rather than trying to face the transition alone.

Those who transitioned into retirement appeared to have negotiated the transition well and now view their transition experience as positive and healthy. They have stayed connected with others, kept active with professional interests, and have in some cases continued to work either full-time or part-time. They appeared to be engaged in life, and following very different pursuits as a new chapter in their lives unfolds.

Recommendations for Retirement Transitions

The following recommendations were compiled from those provided by the respondents related to advice they gave on engaging the retirement process. The recommendations serve as areas of exploration and assistance for potential retirees, as well as for individuals and institutions involved with pre-retirees.

- Anticipate and plan for your retirement. Develop a viable plan for an exit as you negotiate your entry into a leader or professional position. In many cases the end of a career is not in your control, but a plan for exiting is. Never assume you will be in the role until you decide to exit.
- Prepare for the unexpected and often untimely exit or potential early retirement due to circumstances beyond your control.
- In the case of a retirement plan, ensure that your plan balances a reasonable level of financial security, and a focus on health, strong connections with family and friends, as well as clear plans for expressing your personal and professional interests. One has to actively engage retirement to fully experience its possibilities.
- Realize no plan is ever certain; adapt to changing needs and situa-
tions along the way. Flexibility is the key to developing and managing any successful retirement plan.

- In your personal retirement transitions, try to maintain a healthy, positive attitude. Regard any loss or closing of a door as only one part of the transition process, and focus on the excitement of opening new doors of opportunity.

- Attend to the human side of the retirement transition. While financial security is important, other aspects of the retirement transition are equally important for you as the retiree as well as for those that are part of your human network. Support and counsel colleagues who are nearing or experiencing retirement transitions. Keep in mind that all retirement transitions, both voluntary and involuntary, involve mixed emotions and feelings that include loss, uncertainty, and some level of distress. Family and friends should remain attentive to the many losses that retiring individuals feel as they experience the transition.

- Encourage the creation of opportunities for retirees to stay connected to the organization. This can occur in terms of both part-time work and voluntary activities. Creating social networks can be another useful channel for retirees to stay connected. These opportunities can be a source of retained knowledge and resources that do not have to be lost when retirees leave full-time roles and responsibilities and also promote a sense of continuity for retirees who desire a slower and more gradual retirement transition.

- Be attentive to making new connections within the larger community outside of your former work environments. Human connection and sustained relationships appear to be critically important as people reestablish their personal identities outside of their work related identity. New relationships and activities other than those that are work related can help foster healthy and positive retirement transitions.

**Conclusion**

Retirement transitions do appear to have a profound impact on the lives of individuals who experience them. For the respondents in this study, these transitions were not always planned or within their control, but they sought to take control and make forward directed decisions about their transition into retirement. These transitions were experienced differently for each respondent, yet they provided varied opportunities to expand life beyond the limitations and time constraints of a stressful and demanding professional career. Emotions, both positive and negative, were part of all of the respondents’ experiences, but after the transition, all of them were found to be engaged and enjoying their new lives. All respondents viewed their transition experiences as positive and healthy. No matter how respondents experienced the transition process, they continually
reinforced the importance of being able to direct one’s energy to the future; to focus on the positive and productive elements of the transition; to recognize and address feelings, both positive and negative; as well as to utilize the support of family, friends, and colleagues. They emphasized the importance of planning, but also stressed the need to remain flexible and open to new possibilities and to enjoy this new chapter in one’s life.

References


About the Author
Linda Kuk, PhD, currently serves as the Program Chair for the Higher Education Leadership Program in the School of Education at Colorado State University and is an Associate Professor of Education. Prior to
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Chapter 9

SELF MANAGEMENT of CAREER and RETIREMENT: Changing Issues in a Changing World
by Harvey L. Sterns and Krystal L. Culler

Introduction
There is a dramatic increase in older workers remaining in the workforce for multiple reasons including not having enough resources to retire or having the desire to work because they are capable and wish to remain involved in their work. Over the past three decades of industrial gerontological research, work expectations and our understanding of retirement has evolved (Rothwell, Sterns, Spokus & Reaser, 2008). The possibility of large scale corporate collapses, changes in the global economy, and shifts from manufacturing to service and information industries all are considered in the discussions. Individual career issues include organizational commitment and benefits, financial planning and investment returns, housing and community support choices, age discrimination, and the ability to maintain professional expertise or to retrain have also been topics that have evolved along with the economic and business issues (Sterns & Sterns, in press).

As a group, many older workers have stated for some time that they plan to work longer (Sterns & Sterns, 1995). This desire to work longer has been tracked through a gradual evolution in the approaches to writings on aging, work, and retirement from Sterns and Patchet in 1984, to Capelli and Novelli in 2010 (e.g., Capelli & Novelli, 2010; Czaja & Sharit, 2009; Hedge, Borman, & Lammlein, 2006; Rothwell, et al., 2008; Shultz & Adams, 2007; Sterns, 1986; Sterns & Alexander, 1987; Sterns & Dover-spike 1989; Sterns & Hyuck, 2001; Sterns & Patchet, 1984). From the organizational perspective, it is important for managers to have a clear understanding of what the ageing workforce means in terms of planning, training, and knowledge management. It is critical that management and executives have a clear understanding of the legal obligations to workers as disabilities that covary with age become more common. Managers must not be driven by stereotypes. They must have a clear understanding of the value of the knowledge of senior workers, how to retain the best workers, and how to provide retraining to ensure that older workers are fully competent and possess the skills needed to maximally perform.
A recent study completed by AARP found that nearly eight in ten older workers aged fifty plus are remaining in the workforce for health insurance or financial reasons (AARP, 2012). These are just two reasons that attribute to older workers delaying retirement or seeking alternative sources of income in their retirement/pre-retirement years. Financial considerations were found to be the important forces for older workers looking for work and deciding to remain in the workforce (AARP, 2012).

**Retirement**

Retirement is commonly viewed as the cessation of work with a sharp (sudden) or gradual (bridge job(s) or part-time) approach. Retirement is being redefined by different cohorts. Over the past thirty years, industrial gerontological research, has noted that society’s knowledge of retirement and work opportunities has progressed (Rothwell et al., 2008). Individual career issues influence an individual’s career development and planning, which in turn impact retirement decisions such as when to retire. The individual may have concerns about how to be able to continue to work if they so choose. Additional concerns can stem from how the organization supports older workers, as well as their personal situation (financial resources) and community ties.

The situation of an aging worker determining whether to retire or continue working presents a complex decision that incorporates the influences of self, work, significant relationships, and community. These four factors (self, work influences, family and friends, and community involvements) address the different aspects of continued work or retirement and how psychological well-being can be affected by the retirement process. The first domain discussed in Sterns and Kaplan (2003) and Sterns and Subich (2005) is that of Self. They emphasize that a person’s self-concept is influenced by many factors relative to retirement issues. An individual’s past values, preferences, and desires all play a role in their self-concept. Adding to that is the possibility for a new post-retirement future self that may include a new lifestyle, living environment, friends, or behaviors.

Three factors are important in understanding the role of self as it pertains to retirement. The first is the awareness of the passage of time. Understanding of the changing nature of our selves, others, and our environments has implications on our conceptualization of self-understanding. The second factor is perceived control that we have in association with our interpersonal relationships and work environments. One’s sense of personal control may be built on financial resources, social network, or position held in the work environment. One may also feel vulnerable in these areas, causing a lack of perceived self-control, influencing our likelihood to retire and our satisfaction in retirement. The third factor is
personal insight, which asks the question of how well do we understand ourselves, our motivations, our personal desires, our work approaches, and our relationships to friends, family, and organization. This domain (self) can be further developed through retirement education, counseling, and self-study. Of special interest to consider under the fourth domain is an individual’s organizational-based self-esteem (OBSE) and sense and value of environmental norms. If individuals value the work they do and the role they have in their workplace, then they may be inclined to postpone retirement or engage in post-retirement work such as part-time employment.

The second domain addressed by Sterns and Kaplan (2003) and Sterns and Subich (2005) involves the influence of work on retirement decision-making and includes employment-based appraisal, work opportunities, relationships with co-workers, perceived organizational culture, and possible new opportunities. Employment-based appraisal refers to the feedback cycle of worker and supervisor and includes performance appraisal, potential for salary increases, and involvement in planning and policy.

*Work influences* acknowledges the potential for continued work in an organization or the decision to retire. How one perceives the organizational culture of the employer (such as being supportive of older workers) refers to the perceived managerial approaches such as retaining and retraining older workers; thus leading to continued employment on a full-time or part-time basis within the same company. Finally, in reference to new opportunities, an individual may experience the desire to find alternative modes of work, whether within the same organization or with a different organization. The potential to find these additional jobs may be a significant factor for those whose self-concept is highly dependent on work or find themselves in need of additional income.

An individual’s interpersonal relationships may also be a deciding factor in their decision-making process as discussed by Sterns and Subich (1995). In more recent times, there has been a growing phenomenon of individuals retiring in order to provide care-giving for their own aging parents. Built upon an increasingly prevalent number of mixed and multi-generational families, this decision becomes especially prevalent. The spousal dynamic can also play a role and it is encouraged that the decision-making process be one that is jointly made as retirement frequently brings about a changed spousal dynamic that can cause friction without proper planning. In retirement an individual may desire to locate themselves close to family members and the timing and availability of moving closer to family members may act as a factor in the process.
Community influences may also play a role in the decision-making process (Sterns & Subich, 1995). An individual’s desired level of community involvement and the availability of community involvement in their current situation/location can be important factors for some individuals. For example community service may act as a form of social integration during retirement that replaces what is lost from workplace interactions. Such involvements are one of the major reasons why most people remain in their home community in retirement (Sterns & Kaplan, 2003).

What must be taken into special consideration as a consultant is that the current literature on retirement and retirement counseling is based on predominantly previous cohorts. While much of the conclusions drawn from the literature may extend to future potential retirees, it is important to acknowledge the changing cultural landscape that is still undergoing transition and have a clear understanding of individual differences in choices.

Approaches to Defining the Older Worker
A major issue that is often unclear is the definition of who is an older worker. Policy and practice is often determined by how this definition is understood and how career and retirement are viewed. In defining an older worker, Sterns and Doverspike (1989) advanced that there are five different approaches that can be examined. These approaches include the following: chronological, functional, psychosocial, organizational, and life-span development (Sterns & Doverspike, 1989; Sterns & Miklos, 1995; and Sterns, Sterns, & Hollis, 1996). The initial and most general definition of an older worker was based on chronological age. The Age Discrimination and Employment Act (ADEA) utilizes this approach by defining an older worker as employees who are age forty and older. Further support for this approach to defining an older worker is supported by bona fide occupational qualifications (BFOQ) in relation to job performance. For example, the mandatory retirement age for commercial airline pilots has increased to age 65 from age 60; however, this increase is based upon chronological age and not job performance (Avolio, Barrett, & Sterns, 1984; Culler & Sterns, 2010).

Functional age takes into consideration an individual’s performance by means of psychological and biological evaluations. An individual may increase or decrease in performance due to age related change and that change can be positive, negative, or both depending on the dimension involved. These changes consider a variety of abilities that could include wisdom and transformation in skill and experience within a job position. Societal norms and perceptions of older workers lend to psychosocial definition of an older worker. Whether the individual self-identifies as an older worker or is perceived by others an older worker, both are core
components of this definition. Researchers have found both negative and positive views of older workers, yet stereotypes of older workers remain (Posthuma & Campion, 2009). However, times may be changing and today’s older workers may be seen more positively. They may also be more likely to remain in the workforce for longer periods of time, which can then challenge negative stereotypes.

The organizational approach to defining an older worker examines an individual’s role within an organization and takes into consideration the personnel that contribute to the organization as a whole. This perspective notes the personnel the individual is working closely with such as employees of various age groups, and also highlights the individual’s strengths such as seniority, expertise, and tenure rather than being merely focused on chronological age. Overall this approach focuses on the individual, the workplace, and the individual within the workplace.

The life-span orientation combines aspects of each of the previous approaches (chronological, functional, psychosocial, and organizational) and acknowledges individuals’ changes over time throughout their working career. Largely, this approach places interest on individual differences that occur with age, such as normative/non-normative life events and age-related biological changes. These types of events impact an individual’s working trajectory and in turn, steer one’s career. These events can showcase individuals’ strengths and limitations that they can offer to an organizational role.

Ultimately, each individual worker is unique and commences a job position with different potential; therefore, individual improvements and decline will manifest uniquely. How an older worker is viewed and defined can have implications for older workers remaining active in the workforce. Regardless of the approach used to define an older worker, interventions can be tailored to each perspective to support older workers to remain in the workforce. For example, legal issues are emphasized by the chronological age approach, such as the ADEA Law. Considering a worker’s capacity for a job is addressed by the functional age of a worker. The psychosocial age perspective is changing societal norms by people simply working longer. A company’s management and human resource departments have various approaches to implement the organizational perspective, such as measuring productivity. The life-span perspective observes individuals’ changes over their working life; thus, reminding society to be careful in applying older worker stereotypes.

Self-Management of Employment
An important emerging perspective of the adult and older adult worker is that one is now fully responsible for self-managing both career and
retirement. Since the 1970’s, organizations have moved away from paternalism and maternalism, and workers are increasingly responsible for themselves (Hall, 1980; Sterns & Kaplan, 2003). That means that issues such as career updating, training to maintain expertise, and decisions to change careers are individual decisions alone. Self-relevant experiences, and in particular positive work experiences, and their impact on decisions to continue working are now being explored and are important elements in understanding individual decisions about employment.

As the conceptualization of work and retirement continues to evolve, the Protean Career emphasizes the relationship between self-management within a shifting work environment. This shifts greater responsibility for learning and mastering skills, as well as adapting to the changing work environment, to the individual (Hall & Mirvis, 1995).

A protean career is initiated and sustained by the employee rather than the employer. Essentially, individuals are able to shape their own careers. This perspective is able to recognize a distinction between people’s work life and non-work life. Although these roles may be related, an individual’s identity is not likely to be attached to any specific organization. Older workers may be disadvantaged in actively seeking self-management of their career. For example, older workers may be entering the workforce with only one job experience from one employer. Furthermore, negative stereotypes about older workers could lead to underutilization of this group (Mirvis & Hall, 1996). As mentioned earlier there are multiple influences on decisions made with the self-managed career. These include: one’s sense of time, perceived control, personal influences, awareness of current situation/future obligations, ability to self-manage, perceived norms, past/future selves, and organizational based self-esteem, and they influence all decisions about one’s career and self-concept. Each individual weighs each of these dimensions differently. Change and adaptability are key in the protean career. A career need not be linear from start to finish, but rather adaptable to the changing work and individual environment. Changes from companies relying on large labor forces engaged in physical labor to more reliance on technology have changed company’s needs. Organizations once built their success by retaining their labor force and they valued employee loyalty. Now, as aptly described in Hall and Mirvis (1996), the following is what companies promise workers today: we can’t promise you how long we’ll be in business, we can’t promise you that we won’t be acquired, we can’t promise that there’ll be room for promotion, we can’t promise that your job will exist when you reach retirement age, we can’t promise that the money will be available for your pension, we can’t expect your undying loyalty, in fact, we aren’t sure that we want it. (pg 20)
Career-self management and career lifelong education become critical tools for the protean concept that seem ideally suited to the current world of work and can be an asset to individuals and to organizations. For the individual, career self-management affords the flexibility to develop a career path that best fits with individual needs, whether they be financial, family-related, or related to individual development and stage of life. A self-determined approach can lead to personal satisfaction and better person-job fit.

The HRS (Health and Retirement Study) is sponsored by the National Institute on Aging (grant number NIA U01AG009740) and is conducted by the University of Michigan (2012). It reports on 2002 data indicating that by age 50, 70 per cent of men and 60 per cent of women remain working full time and by age 65 employment rates are half of what they were a decade earlier. The world of work will be in need of trained, skilled, motivated workers, yet will also need to manage costs. Data from the Health and Retirement Survey indicates that older workers are interested in and engaged more often in part time work, may be willing to work for less monetary compensation, and desire jobs that afford them greater flexibility in scheduling. Organizations would do well to manage their bottom line with policies and compensation packages that would capture the interest of the older worker like flexible scheduling, phased retirement programs, and prorated benefits.

Conclusion
As the workforce ages, workers will be forced to accept protean careers and reject the traditional views of security in employment. The protean career has many implications for the individual. Workers who self-manage their own careers are faced with the challenges of updating their own training, seeking available positions in other companies, and incorporating their career growth into the other facets of their identity (Rothwell et al., 2008). According to Hall and Mirvis (1996), older adults may have a more difficult time transitioning to a self-managed career since they have had many years of organization-driven career paths. A major component of the protean career is self-understanding and acknowledging personal growth, desires, and capabilities. Transitioning from an organization-based career to a self-managed career may require individuals to reevaluate their identities. Individuals who have a better self-understanding should be able to more accurately discern the appropriate steps in individual career development (Hall & Mirvis, 1996). Sterns and Subich (2002) highlight the importance of mobility in career development, suggesting that individuals who self-manage their careers may be more proactive in searching for opportunities outside the company. For the individual, some positives that come along with self-managing a career
are more flexible job opportunities, the option to leave a company at will, and the ability to foster and present a person’s specific talents (Hall & Mirvis, 1996). Some negatives are the absence of job security, blurring the lines between work and family roles, and not being rewarded for staying in a job longer.

Career self-management starts at the beginning of an individual’s career and soon thereafter self-management of retirement should begin as well. Environmental or organizational factors may cause individuals who did not previously self-manage, to begin the self-management process. Such a self-management process will be dynamic and changing depending upon the experiences of the individual. Multiple factors, as discussed, will influence the decision to continue to work or to retire.

References


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Chapter 10

FROM SOCIAL SECURITY TO SOCIAL INSECURITY
by Paul A. Crumby

Introduction
Bring up the topic of Social Security and you are likely to find yourself in a conversation that produces more heat than light. An initial concern has been how to structure an article that will maximize light and minimize heat. This has been a daunting task. Let me start with correcting a common pervasive myth which is that the retirement age set at 65 years was based on the German model established by Bismarck in 1889. In fact, Bismarck set the retirement age at 70 not 65; it was dropped to 65 in 1916 (Social Security Administration, SSA, n.d.). It might further be noted that Bismarck was no bleeding-heart liberal. He, as an avid anti-socialist, was trying to stave-off more radical social movements that were gripping Europe. Similarly, it could be suggested that President Roosevelt’s Social Security program was, likewise, throwing a bone to the American working class, but Roosevelt was no socialist. He was a pragmatist attempting to save capitalism from its worst excesses.

I will also note from the outset that the retirement legislation purposefully used the term Social Security, not Economic Security nor Social Insurance. From its enactment in 1935 until today, the Social Security mechanism was thought of as only one leg of a three legged stool to be used to fund retirement (DeWitt, 1996). It was the one to be guaranteed by the federal government. Another leg was to be a contract between employer and employee - an employer’s retirement benefits package (i.e., pension). The third leg was that of personal choice – such as a personal savings account.

Furthermore, there is the issue of the term entitlement program. Social Security is not an entitlement. It, like Medicare, is an earned benefits program (Biggs, Sarney, & Tamborini, 2009). These programs are not citizens’ birth rights. They are, in fact, based on a lifetime of payroll contributions from one’s employment. The amount received monthly from Social Security is based on the amount of one’s earnings. The program is open to both citizens and to legal foreign workers. Illegally working foreign workers may have social security deductions taken from their payroll, but they cannot collect benefits (Duleep & Dowhan, 2008).

The idea that a portion of a retirement strategy would be guaranteed by...
the government was, in part, a reaction to the failure of the free-market system (read: Great Depression). One must note, though, the modest intent of the original Social Security program when it was initially established. According to SSA Contribution and Benefit Base data (March 8, 2012), from 1937 until 1949 the payroll deduction was one per cent with a maximum annual contribution of $30.00! The taxing cap was set at $3,000. In 1955-56 the deduction was raised to 2 per cent with a maximum annual contribution of $84.00, and the taxing cap was set at $4,200. Those figures have risen dramatically with the current payroll deduction at 4.2 per cent for employees and a tax cap of $110,100. The employee payroll deduction was previously 6.2 per cent, but the Obama administration enacted a reduction that is set to expire in December 2012; employers still pay 6.2 per cent. A major fear with the origin of Social Security was that it would be very tempting to subsidize other government activities with any surplus in the Social Security Trust. This was one of the reasons for establishing a financing system that used a pay-as-you-go mechanism. Ultimately, this fear has been realized since the Trust Fund surplus has been used in a mutual bipartisan effort to keep government running while keeping other taxes low.

The original intent of Social Security was to provide benefits only to individuals that had retired from commercial or industrial employment. Future amendments to the Social Security Act of 1935 expanded this to include spouses and children of retired workers, survivors of deceased workers, and disabled workers along with their spouses and children. Further coverage was expanded to include farmers, other self-employed workers, and both public and non-profit employees.

The intent of this article is to provide the history and context of Social Security to allow readers to reach more informed conclusions about the current state of affairs and proposed solutions to the system. Following this, an analysis of various proposed solutions will be provided.

**History and Context of Social Security**

In viewing the beginning of the Social Security Act within a historical context, we look to the two most critical events of the period: the onset of the Great Depression and the election of Franklin D. Roosevelt to the presidency of the United States. It is worth noting that the Great Depression occurred within the first year of President Hoover’s administration, and for the next three years things only got worse. Also at the time, the issue of the role of state governments versus the role of the federal government was still a highly contested issue. Traditionally, the welfare of a state’s citizens (children, elderly, and the poor) was primarily under the domain of the individual states’ control. At the height of the Great Depression, the Federal Government decided to intervene to offer some
protection to the elderly. The argument was basically that the capacity of the state governments was unable to care for its citizens, especially since several states were on the verge of bankruptcy.

Two factors led to significant growth within the American economy into which the boomer generation was born. First, in terms of economic markets, the United States stood alone in production capacity. The production capacity of other previously industrial countries such as England, France, Germany, Japan, and Italy were next to nil. At the end of the war, the United States produced 50 per cent of the world’s Gross Domestic Product (GDP). Second, the work ethic of the returning United States soldiers from World War II, who had grown up during the Depression, was second to none. Thus, from both external and internal pressures in the 1950s and 1960s, the United States enjoyed a growth rate unsurpassed in world history. Not until the oil crisis of the early 1970s did the joy-ride hit a bump. For instance, those of us going to school in the 1960s could fill up our gas tanks at 24.9 cents a gallon. The gas stations even had gas wars to lower gas prices.

Also, during the Second World War, Americans saved a great deal of money. This was done partly because there was not a great deal of consumer products produced during the war. A major purchase at the time was ‘war bonds.’ This helped to pay down the war debt which was the highest (as a percent of GDP) in United States history. By contrast, the savings rate of most Americans today is almost invisible.

Then, in the 1960s came President Johnson’s Great Society. Johnson’s intent was to take up where Roosevelt had left off and a mainstay of his presidency was his War on Poverty. Part of that was the establishment of a Medicare program which, like Social Security before it, was to establish assistance to the elderly. Johnson was able to get a compromise through Congress giving the elderly some coverage but leaving the cost open-ended to the pressures of the marketplace. Hence, one can see why health care costs have increased significantly ever since because public expenses rise as private costs keep rising.

Next is the issue of retirement planning. In the 1950s and 1960s the model for retirement planning was the defined-benefits pension in which companies defined what their retirees would receive when they retired. These plans did not encourage worker mobility and the idea was that worker loyalty would be matched by employer loyalty. Then, in 1978, a new tax shelter program was established for the executives at Kodak and Xerox. In 1981, Congress changed Internal Revenue Service rules to allow savings from regular salary checks to qualify as tax shelters. Thus, corporations could cut pension requirements by over half. The pitch to
employees was ownership. Thus, under the slogan take charge of your future, corporate payroll for worker’s retirement dropped from 7 per cent of payroll to 3 per cent. Hence, what was originally intended as a supplemental program titled the 401K, (being named after section 401 of the IRS code, subsection “k”) became a program that allowed workers to make tax-deferred contributions from their pay, which employers were to match to a certain level. This has become known as a defined contribution plan. These plans have become very popular as a method to transfer financial retirement planning from the employer to the employee. However, the problem for the employee is two-fold. One, it transfers the risk of retirement planning from the company to the individual. Two, it makes the retirement planning system an optional one. These two issues can contribute to some shakiness in the second leg of the three-legged stool of retirement finances.

Furthermore, in recent years there has been an increase in bankruptcies among defined contribution plans of major industries such as United Airlines and General Motors. This has caused the Pension Benefit Guarantee Corporation (PBGC), a federal agency that insures private-sector pension funds, to run a $26 billion deficit (Osorio, 2012). Bankruptcy courts have increasingly been used to cancel future pension requirements. Additionally, many large corporations put little cash into their pension trust funds. Instead they counted on credit for past contributions and have depended on overly optimistic assumptions about stock market gains to meet their pension obligations. In other words, companies are not legally required to fully fund their pension obligations. There are over 18,000 companies with underfunded pension programs (Frontline, 2006). To the working Baby Boomers, this represents a deficit of hundreds of billions of dollars in corporate unfunded liabilities.

Today, only about half of all workers participate in any workplace retirement plan. Of those in the workforce there is a shift away from defined benefits and towards the defined contribution (401K) plans. With the average 401K plan covering retirement funds only equaling two to three years’ salary, and the probability that the Boomers generation will average 17 years in retirement, all that will be left is Social Security. Thus, using the three-legged stool metaphor, for many workers, Social Security will be the only leg they have to stand on.

The balancing act between revenues, surpluses, and expenditures had always been excellent approaching the 1980s. However, in 1975, an oil crisis had a negative effect on the United States economy causing both high inflation and high unemployment. As it happened in 1975 an Automatic Cost of Living Adjustment (COLA) went into effect (SSA, October 2011). The net result was an overpayment of Social Security benefits in
relationship to the revenues being produced from the economy. A financing adjustment was needed. All of the economic assumptions of the post-World War II period had assumed that wage growth (increased payroll taxes) would outstrip the rate of inflation. Thus benefits could be expanded because future wage growth would cover increased costs of benefits. However, in the years from 1975 thru 1983, there was a negative cash flow of the social security system. At this point the Social Security Trustees began to project a future revenue shortfall as a result of the numbers of Boomers retiring after 2011.

It should be noted that the Trustees are supposed to predict future retirement conditions some 75 years into the future. The span of 75 years was used to gage the optimum age of an American citizen. However, the role of predicting the future is, at best, dicey. The method of predicting is based on three models. One is based on optimistic assumptions, another on pessimistic assumptions, and the one that used is the one between them (the intermediate projection). The Trustees’ best estimate is that Social Security will fully fund retirement benefits until 2033 (SSA, April 23, 2012). If nothing is done between now and then the Social Security Administration can fund retirement to 75 per cent of promised benefit levels. However, different organizations, with different agendas, have produced different projections. These differing projections reveal the inherent uncertainty of predicting.

Nevertheless, during the Reagan Administration, the Greenspan Commission was authorized to address the solvency issue of Social Security. Their answer was a payroll tax increase to 7 per cent. This increase, coupled with the largest number of workers contributing to Social Security in United States history, generated a significant amount of Social Security revenues. According to SSA Trust Fund data (January 31, 2011), in 1983, the annual revenue was over $150 million; by 1992, it was over $311 million; by 2006, it was over $642 million; and by 2010, it was over $677 million. All of these were in excess of required expenditures. At this point, some noted the regressive nature of the Social Security tax. That is, workers are taxed from their first dollar whereas one could earn their way out of the tax by earning more than the cap limit on income. One suggestion has been to exempt the first $2000 of income to allow workers to keep some of their wages. Lost revenues could be adjusted by increasing the cap exemption at the top which currently stands at income of $110,100 (SSA, April 23, 2012). In essence, the shift in tax burden would be from the middle to the upper class.

Another issue addressed by the Greenspan Commission was to increase the age requirement to access full benefits (SSA, 1983). If born prior to 1943, one receives full benefits at 65 years of age. However, being born
after 1943, but before 1954, the requirement age is moved to 66 years of age. From birth years 1954 to 1960, the requirement moves up in two-month increments for every year until 1960 or later, when the requirement age for full benefits is 67 years of age. If individuals wait until 70 years of age, they receive 125 per cent of full benefits.

A point worth returning to is the difference between the financing procedures and the accounting procedures used in the Social Security Trust Fund as discussed by DeWitt (2005). In a way, it was unfortunate that the term trust fund was ever used. The Social Security annual surplus is invested in special obligation bonds. Not unlike the Liberty Bonds of both World Wars, they hold their assets in Treasury securities. In other words, the Social Security surplus is being used by the Federal government to hold down the federal deficit. And, it is here that one must state the obvious. The Social Security Act is fundamentally both a political and an economic document. Nowhere is that more evident than in the shifting of the accounting procedures over the lifespan of the system. That is, from 1935 to 1968, Social Security was handled as off-budget. In other words, since payroll taxes are specifically designated for the Social Security fund, its revenues were not mixed with general tax revenues which could be spent for any general purpose (on-budget items). However, by 1968, President Johnson’s agenda on fighting both a War on Poverty and one in Vietnam was bursting the federal budget. At the same time, the Social Security Fund was running a healthy surplus. The budget for fiscal year 1969 would have run a deficit of $507 million, but by unifying the off-budget (i.e., Social Security Trust Fund surplus) with the current deficit, the result was a $3.2 billion surplus (DeWitt, 2005). Such was the nature of a political document. This accounting technique was used until 1985 when, as part of the Greenspan Commission recommendations, the Social Security funds were reassigned as off-budget again (SSA, 1983). However, as part of the Balanced Budget and Emergency Deficit Control Act of 1985 (also known as the Gramm-Rudman-Hollings Bill) Social Security was exempted from mandatory budget cuts but (and this is a rather large but) the Trust fund could still be used to mask the size of the federal deficit. This, some have argued, was to hide the deficits created by the Reagan tax cuts. Currently, with the passage of the Omnibus Budget Reconciliation Act of 1990 (OBRA), the Social Security Trust Fund is again off-budget.

Lastly, I would like to make some observations on the Great Recession of 2008. There was a coming rip-tide of cross currents that hit then. One was the economic downturn which has been well documented. Additionally, 2008 was the first year that the Boomers could file for early Social Security benefits. Thus, there were more people eligible overall and a greater need for economic assistance. That is, there was a 9 per cent
increase in the number of 62+ in the population plus there was a surge in the number of people applying for benefits. A quarter of all men and a third of all women tapped their Social Security fund. This created a negative cash flow and monies had to be withdrawn from the surplus. In 2006, the Social Security Trust Fund experienced its largest annual surplus in history with $181,266 billion. Since then it has been dropping.

Analysis
My aim here, having traced the development of the Social Security Administration, is to allow readers to reach their own conclusions regarding the merits or demerits of various contrasting proposed solutions. Of course, individuals’ own life contexts influence how they perceive Social Security and the proposals that have been offered. For example, for those Americans only a generation from World War II and the Great Depression, Social Security is seen as the best case study in government protecting the middle class from a further downward economic spiral. But younger Americans (those under the age of 50) have no memory of the government being a friend of the middle class. They tend to see the left’s agenda as a big, bureaucratic, inflexible welfare state. Whereas their elders see their senior years as their poorest, the current perspective for some in the younger generations is to view the elderly as over-entitled greedy geezers.

The Social Security Act of 1935 bears very little resemblance to current legislation. From the earliest days of its inception, both the size and functions of government have grown significantly. It should not be surprising that the cost has also increased. The questions revolving around the future solvency seem to reflect an identifiable political bent. After all, the Social Security Act is a political document. Its passage in 1935 certainly reflected the social mores of those times. Now the question is, how do we, as a society, adjust to the current and perceived future needs of our citizens? There are no painless solutions in public policy. Benefits distribution and tax policy are the instruments that represent our current situation. They will be the instruments to any future adjustments.

For those who like simple solutions, the answer to the projected shortfall is to continue to increase the retirement age and to cut or freeze future benefits. This perception tends to reflect the political right. They cite the sinking ratio of workers to retirees and to the steady increase in benefits. On the political left, the effort seems to be to increasingly morph Social Security into an anti-poverty program which was not its original intent. It was constructed as a partial, albeit public, retirement program. That is, the replacement of income was never projected to be more than 40 per cent. Yet, retirement experts tell us that we need a replacement income closer to 70-75 per cent of our pre-retirement revenue base. The rest is
to be made up from our personal savings and our pensions. The solution is more complex, though. Liberals say it lies in a combination of a tax increase and the elimination of tax expenditures. For example, a 2.61 per cent tax increase would eliminate any projected shortfall (SSA, 2012). Most critically, a removal of the Social Security tax cap (currently at $110,100) would generate enough revenue to eliminate a third of the shortfall (Urban Institute, 2012). A further point is that a distinction needs to be drawn between the funding and expenditures of the Social Security retirement fund and Medicare fund. That is, they each draw on their own funding source. Moreover, it is disingenuous to lump Medicaid in with the other two since its funding source is from the general tax base.

So let us take a step back. There is truth to both sides. Yet, there is a diversity to the boomers that defies a one-solution-fits-all approach. First, in discussions on Social Security reform, there has been a significant push in trying to shift class warfare into an intergenerational conflict. To suggest that somehow Social Security will not be there for future generations is to suggest that the United States will not be there. Social Security is a form of social insurance; it is a part of our social contract with each other. Coverage and contributions are nearly universal (at 95 per cent) which indicates the intergenerational nature of the legislation. It is a public policy, not a private investment, and the operating overhead cost of Social Security is less than 2 per cent. This is part of what it means to be a community.

Second, the argument that the worker-retiree ratio is unsustainable is to forget the factor of future economic growth. We have, as a society, taken a big hit with the Great Recession of 2008. If anything, the stock market shocks of the 21st century illustrate how vulnerable even the best planned retirement portfolio can be. Nevertheless, we will recover. In the future, we will have increased productivity. With that, we will have wage growth and thus an increase in payroll tax revenues.

The third issue is that the debt and the deficit will undermine the future sustainability of the Social Security System. The United States still has the world’s largest economy. We have to remember that the deficit is as much a product of national fiscal policy (taxing and spending) as worker productivity.

Fourth, raising the retirement age works, but in a regressive manner. It does not take into account those who need early retirement as an economic necessity. A more progressive approach would be to exempt the first $2000 of income from the payroll tax leaving more money in the pockets of the consumer.
Fifth, the argument of Americans living longer and thus being a greater drain on Social Security can be turned on its head if we stop penalizing older adults who work. Social Security currently penalizes workers who draw early retirement (from age 62 through age 65) by taxing any income over $14,640 at a 50 per cent rate of Social Security benefits. For the year one turns 66, any income over $38,880 before filing is taxed at 33.3 per cent of Social Security benefits. However, the maximum monthly Social Security benefit is limited to $2,513 per month. Not penalizing those who want to continue to work and draw early (but reduced) Social Security benefits could contribute to payroll revenues, thus supporting Social Security. What is required is a paradigm shift to an Economic Security Act, an Act that rewards work; work done in the past, the present, and in the future.

Sixth, there is the issue of social equality. The current Social Security benefit laws do not take current lifestyle choices into consideration. They reflect the social mores of the 1930s. For example, the benefit requirements for the divorced, widowed, or never married are not reflective of today’s culture. Examples of this are a ten year marriage requirement for spousal benefits and the bias against two significant wage earners.

Seventh, the issue of using a 75-year window to forecast economic expenditures of a social policy program, such as the Social Security System, is simply not practical. It is beyond the scope of this paper to discuss the dismal record of social scientists’ ability to predict anything. Suffice it to say, this is why the coin toss was invented. More to the point, the record of the Social Security Trustees to predict over the years is only slightly better than 50 per cent accurate. Given the dynamics of the world and the world’s economy, planning beyond a 35-year window has no value.

Eighth, there is the issue of using a 35-year earnings record in determining Social Security benefits. The boomer generation is one with a 40-year earnings record. Accordingly, an adjustment could be made here.

Ninth is the increasing cost of health care. We spend, as a society, more money on health care than any other country. Yet, in terms of quality, we are often found wanting. Many went to Canada to buy cheaper drugs than could be found in the United States. Most did not realize that they were cheaper to us because the Canadians were paying higher taxes.

Tenth involves the issue of globalization. In 1996, the North American Free Trade Act (NAFTA) was passed to maximize trade between Mexico, the United States, and Canada. Is it not possible to maximize consumer choice by allowing patients to travel throughout North America for medical goods and services? Perhaps Medicare could be adjusted to allow
groups to travel to medical centers in Mexico and Canada for corrective procedures.

Conclusion
This article has outlined the development of the Social Security system as well as analyzed various solutions to allow readers the ability to have greater and more thoughtful understandings and insights when pondering the future of Social Security. There are no simple solutions to problems with the Social Security system. The polarity of politics adds to the dilemma and it will take creative ideas and compromise to generate sustainable solutions.

References


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GUIDELINES FOR AUTHORS

The Career Planning and Adult Development Journal welcomes original manuscripts on career planning and adult development topics and issues. If you are interested in and have done research on a particular issue, worked in a model program, dealt with special clientele, worked in an unusual setting or with innovative materials, write an article and send it in. All material should be written clearly for a readership composed primarily of practitioners. Criteria for selection of an article are: relevance to the topic of the Journal issue; content that is of value to practitioners; writing that is reader-friendly. Theoretical papers supported by field experience are welcome. You do not need to be a member of the Career Planning and Adult Development Network or any other organization to be eligible to submit an article for consideration. Each issue of the Journal is focused on a specific topic, with a Guest Editor knowledgeable in the subject. If you would like to be a Guest Editor, or write an article, contact the Managing Editor at the address below for a schedule of upcoming topics. Unsolicited manuscripts will be acknowledged upon receipt by the Managing Editor and sent to an appropriate Guest Editor for consideration. Some will be sent to the Editorial Board for review. We will notify you when your submission has been accepted for publication or rejected. If the article is published, the author will receive three copies of the Journal.

Manuscript Guidelines

1. Authors should e-mail the manuscript to the Guest Editor, and to the Managing Editor of the Journal. Authors who are writing articles which require special formatting [art, graphics, tables drawings, charts and graphs] should submit the original and one clear copy typed (double spaced) on 8 1/2 X 11 inch white bond.

2. Use end notes, not foot notes.

3. Tables and figures should be typed on a separate sheet of paper. The graphs, illustrations, and drawings should be camera-ready art wherever possible. We will set figure captions in appropriate type.

4. Authors bear responsibility for accuracy of information, references, quotations, tables, figures, and obtaining permissions from copyright holders.

5. On a separate page, provide a biography, including your name, title, position, place of employment, degrees [with Degree, Major, Institution, and date]; work history; honors and awards; major books written; significant articles authored; leadership positions held in professional societies [with dates]; mailing address, phone, fax, and e-mail address.
6. References should use the Publication Manual of the American Psychological Association format, as follows:

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7. Avoid the use of the generic masculine pronoun and sexist terminology. Aim for a readable, approachable, immediate style, avoiding the passive voice and the detached tone of typical academic journals.

8. Do not submit material that is under consideration by another periodical. If you have published an article in another publication that you believe is of merit, you may wish to submit it to the Career Planning and Adult Development Network Newsletter for consideration as a summary or abstract. We accept review copies of books, but do not guarantee that we can find a reviewer.

9. Manuscripts should not exceed 4,000 words. A typical article would run from 6 to 12 pages of double-spaced, word-processed copy. However, please do not let length inhibit you from expressing your ideas.

10. We reserve the right to edit all submissions for length, style, and clarity of presentation. We will communicate with you directly to clarify any confusion as to the content of your submission.

11. Submit manuscripts, ideas, or questions to:

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