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ABSTRACT

This publication is intended to point teachers at resources that can help them get ready well in advance for retirement. Each section is weighted heavily toward gathering a compendium of useful references for additional reading. After a look in Section 1 at the issues provoked by the graying of America, Section 2 places the teacher in that perspective, with emphasis on how the teacher's situation and outlook may differ from those of the greater population. Section 3-6 examine the four most critical influences on the quality of life after retirement--financial security, physical and mental health, work, and leisure activities. (Author/JD)

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ON RETIREMENT PLANNING

A Resource Book for Teacher Retirement

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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Clearinghouse on Teacher Education

ON RETIREMENT PLANNING
A Resource Book for Teacher Retirement

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Copies of this publication are available from the ERIC Clearinghouse on Teacher Education. The publication will be abstracted in Resources in Education, the ERIC document index.

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FOREWORD

On Retirement Planning is a comprehensive little resource book that may jog your thoughts about your future. Although written for teachers, (our working title was "Teacher Retirement"), this monograph's value extends far beyond the education profession to many other occupations.

Most people spend the better part of their lives at work, and seldom think about retirement. Life at present is too hectic to plan that far in advance, they rationalize. Contrary to their attitudes, this monograph advises that one is never too young to start planning for old age. Without prior thought and workable plans, retirement can easily mean boredom and vegetation, brought on by poor health, financial instability, few interests or hobbies, and lack of work and recreation to fill the void.

These topics and more are explored in this eleventh Clearinghouse Special Current Issues Publication (SCIP). Although the text is brief, the references, many of which are annotated, should provide useful information to those interested in organizing pre-retirement programs.

The ERIC Clearinghouse on Teacher Education is pleased to acknowledge that its former editor, Lana Pipes, wrote this monograph. Her contribution to the Clearinghouse publications program is greatly appreciated.

The Clearinghouse publishes SCIPs to stimulate awareness of significant current issues in the preparation and continuing development of education personnel. Comments about this monograph are invited, as are submissions of related documents for possible inclusion in the Educational Resources Information Center (ERIC) system. Documents may include project descriptions, curriculum guides, instructional materials, conference speeches, and other nonjournal materials. For details, write to Information Analyst, ERIC Clearinghouse on Teacher Education, One Dupont Circle, Suite 616, Washington, DC 20036.

SHARON G. BOARDMAN
Editor, ERIC Clearinghouse
on Teacher Education

MAKING THE BEST OF THE REST OF YOUR LIFE--
AND MAKING THE REST OF YOUR LIFE THE BEST

Grow old along with me!
The best is yet to be,
The last of life, for which the first was made.
--Robert Browning, Rabbi Ben Ezra

Whether you look ahead to retirement with eager anticipation or with dread depends on so many things. Your perception of that time as the Golden Age--or the Sunset Years. Your financial security, and whether your accustomed standard of living will continue unabated or be threatened by a drop of half or more in income. Your physical and mental health, as determinants of the ability to enjoy to the fullest a much-altered lifestyle. Your zest for new experiences, and broad interests cultivated over a lifetime. Your intent to explore volunteer work, or a new career you would have tried sooner if you had only had the time.

Most important, your attitude toward retirement relates to how well prepared for it you feel. You should therefore begin today to express your goals for retirement, and to lay plans for how to fulfill them. You should treat such goals not as a blueprint for the rest of your life, but as a set of rough working plans, to be refined and improved as you go along. You should review your retirement plans periodically to be sure that they continue to fit your needs.

Those approaching a normal retirement age will find pre-retirement counseling more commonly available than in the past; but earlier planning is made easier for the do-it-yourselfer by the abundance of materials that are available. You will certainly want to read several of the general books and articles on retirement life; to talk with a number of retirees about their experiences; to compare your assets and anticipated income with your list of retirement goals and their costs. Early on, you may also want to explore the approaches of formal planning programs, to sift out relevant ideas and concerns for further investigation. For example, among the ERIC documents cited at the end of this section, are descriptions of several pre-retirement planning programs and workshops, some with curriculum outlines and suggested activities. To

illustrate: Planning Your Retirement: A Design for Active Living (ED 039 462), developed by the New York State Education Department, includes practical units on such topics as finances, physical and mental health, paid and voluntary activities, and living arrangements--each complete with questions for discussion; self-inventories of attitudes, health, and skills; worksheets for budgeting; and suggested readings. Preparation for Retirement (ED 024 884), by Woodrow Hunter, the Michigan gerontologist credited with developing the first pre-retirement education program, not only has chapters on the various facets of retirement life, but includes a four-page retirement readiness checklist and a separate section of short stories to prompt readers to examine their own feelings.

On the assumption that half of knowledge is knowing where to find knowledge, this publication is intended to point teachers at resources that can help them get ready well in advance for retirement. For that reason, each section is weighted heavily toward gathering a compendium of useful references for additional reading. While much of what is included may apply equally to a broader population, the focus is on the particular needs and assets of teachers.

After a look in Section 1 at the issues provoked by the graying of America, Section 2 places the teacher in that perspective, with emphasis on how the teacher's situation and outlook may differ from those of the greater population. Sections 3-6 examine, respectively, the four most critical influences on the quality of life after retirement: financial security, physical and mental health, work, and leisure activities. In the final remarks, major sources to contact for additional information are listed.

REFERENCES

Each section incorporates references to relevant documents, both in the ERIC data bases and in other sources. For abstracts of educational documents (entries with "ED" numbers), users should consult Resources in Education (RIE), the ERIC monthly abstract journal. Reprints of documents are available from the ERIC Document Reproduction Service (EDRS), P.O. Box 190, Arlington, VA 22210. Citations with "EJ" (Educational Journal) numbers are cited in Current Index to Journals in Education (CIJE). Reprints of journal articles are available from University Microfilms International, 300 N. Zeeb Rd., Ann Arbor, MI 48106. Reprints are available in microfiche (MF) or paper copy (PC) as noted in each reference. The citations in this section refer readers to introductory materials about retirement planning programs.

ERIC Documents

Adams, Keith K. A Course Outline for Pre-Retirement Planning and a List of References and Resources. Curriculum Module. Ed.D. practicum, Nova University, March 1976. 53pp. ED 128 700 (MF) -- The purpose of this study is (a) to develop an outline for a course in pre-retirement planning; (b) to provide prospective instructors with reference material and resources for further course development; and (c) to determine if additional courses in retirement planning will be needed. The guide includes a suggested outline for a course in pre-retirement planning as well as references and resources.

A Program to Prepare Older Workers for Retirement and Interest Community Groups in Pre-Retirement Planning. First Annual Report, June 1, 1967, to August 31, 1968. Des Moines, Iowa: Drake University Pre-Retirement Planning Center, 1968. 202pp. ED 081 984 (Not available from EDRS. Avail.: National Technical Information Service, Springfield, VA 22151; PB-199 495, MF/PC.) -- The goal of the project described is to help prepare the worker approaching retirement to begin gradually to replace the normal work role with a satisfactory retirement role.

_____. Second Annual Report, September 1, 1968, to August 31, 1969. 228pp. ED 081 977 (Not available from EDRS. Avail.: same as above.) -- The project, in its second year of operation, had 575 participants attend a seven-week series of programs; individual pre-retirement counseling also was provided. The changing attitudes and the levels of participation of the clients are examined.

Benjamin, Libby. Searchlight: Relevant Resources in High Interest Areas. Counseling for Preretirement. Ann Arbor: ERIC Clearinghouse on Counseling and Personnel Services, 1978. 120pp. ED 159 541 (MF) -- Provides an overview of the meaning of retirement (different for each individual); reviews some of the literature on retirement issues; discusses briefly the content and approach in six major retirement planning programs; and presents trends in the field and their implications for the future. A computer search of six national data bases, yielding abstracts of 124 resources for pre-retirement counselors, is included.

Braverman, Joseph. Primary Prevention for the Senior Citizen: The Preparation for Retirement Program. 1974. 18pp. ED 140 167 (MF) -- The history, rationale, and methodology of the pre-retirement preparation program as a group educational experience are traced from its origin 30 years ago by the gerontologist W. Hunter to the present. As retirement is often a psychosocial crisis, the program is also reviewed in terms of "crisis intervention" theory. The author includes a content summary of the eight sessions of a typical program.

How To Get Those "Extras" Out of Retirement Living. A Course of Study - Designed for Public School Continuing Education Programs. Albany: New York State Education Dept., Division of Continuing Education, 1975. 24pp. ED 140 177 (MF/PC) -- Four units make up the curriculum: (a) Stretching Your Income, Health Care and Services, Information and Referral Service; (b) Getting the Most for Your Money; (c) Creative Use of Leisure (Education/Recreation), Volunteer Service; and (d) Housing-Living Arrangements, Making a Will.

Hunter, Woodrow W. Preparation for Retirement. Ann Arbor: University of Michigan Division of Gerontology, 1968. 112pp. ED 024 884 (MF/PC) -- Part 1 consists of chapters on financial planning, living arrangements, satisfactory use of leisure time, good health, and legal affairs; Part 2 contains several short stories and sets of questions to help older people gain a better understanding of their own predispositions toward retirement. The document includes a Retirement Readiness checklist intended to suggest specific courses of action in preparing for retirement.

Maddron, Edith, ed. Retirement Preparation Guide. Eugene, Ore.: Retirement Services, Inc., 1975. 84pp. ED 116 318 (These documents are not available separately, and not available from EDRS. Avail.: Retirement Services, Inc., P.O. Box 5325, Eugene, OR 97405; \$5.95 as a set only.) -- This guide consists of ten articles, each introducing a separate issue important to retirement planning. The articles explore the uncertainties, expectations, and decisions that confront the future retiree; they also contain suggestions and planning aids, worksheets, and recommendations for further reading. The articles include: "Retirement: Dreams, Doubts, Strategies," by U. Vincent Manion (10pp. ED 116 319); "Aging: Old Myths versus New Facts," by U. Vincent Manion (9pp. ED 116 320); "Financial Planning: A Positive Approach to Living Within Your Means," by U. Vincent Manion (9pp. ED 116 321); "Thinking About Where You Will Live," by James H. Lynch (6pp. ED 116 322); "Activities: Free To Do, Free To Be," by Charles S. Owen (10pp. ED 116 323); "Your Relationships with Other People," by Clara Collette-Pratt (9pp. ED 116 324); "Personal Health Management: Be Your Body's Best Friend," by Frances I. Page (9pp. ED 116 325); "Peace of Mind: Achieving the Vital Balance," by Gordon Lindbloom (10pp. ED 116 326); "A Fresh Look at Yourself: Your Most Important Resource," by James H. Lynch (6pp. ED 116 327); "Self-Fulfillment: A Lifelong Challenge," by U. Vincent Manion (6pp. ED 116 328).

Planning for Your Retirement: A Design for Active Living. Albany: New York State Education Dept., Bureau of Continuing Education Curr. Services, 1970. 57pp. ED 039 462 (MF/PC) -- This booklet provides guidelines and outlines for teaching units on preparation for retirement. A section is also devoted to organization: choosing

program leadership; obtaining text material and consultants; arranging promotion for the series; evaluating the program; and administering questionnaires to the participants.

Retirement and Preparation for Retirement. A Selected Bibliography and Sourcebook. Toronto, Canada: Ontario Ministry of Community and Social Services, 1972. 37pp. ED-072-355 (MF/PC) -- More than 218 articles, books, and references are cited.

Vickery, Florence E. Creative Programming for Older Adults: A Leadership Training Guide. New York: Association Press, 1972. 318pp. ED 083 369 (Not available from EDRS. Avail.: Association Press, W. W. Norton, 291 Broadway, New York, NY 10007; \$12.95.) -- A textbook for those in professions through which the needs of older adults are met. It also serves as a guide for leadership training workshops for volunteers working with older adults. The book is divided into three main parts: (a) older Americans in a technological society (social and cultural adjustment); (b) effects of the aging process on social functioning (physical, mental, psychosocial, and psychological factors of aging); and (c) development and administration of social programs for older adults.

Articles

Brenner, Herbert T., and Robert H. Linnell. "Preretirement Planning Programs." Journal of the College and University Personnel Association 27 (3): 77-89; July-August 1976. EJ 144 971 -- An overview of pre-retirement program models deals with finances, health, housing, social and personal factors, and use of time. The article reviews specific programs and identifies sources for additional information.

Christup, Helen. "A Preretirement Program That Works." Journal of Home Economics 65 (4): 20-22; April 1973. EJ 077 709.

Manion, U. Vincent. "Preretirement Counseling: The Need for a New Approach." Personnel and Guidance Journal 55 (3): 119-21; November 1976. EJ 147 852 -- The author presents a pre-retirement counseling model that emphasizes individual responsibilities for planning and uses peer counseling.

Morkert, Carpenter E. "Pre-Retirement Education: A Community Responsibility." Adult Leadership 22 (7): 233-35; January 1974. EJ 090 748 -- Organizational pre-retirement planning increases stress in middle-aged employees, but pre-retirement programs initiated by community colleges in cooperation with local companies can be very successful.

Reich, Murray H. "Group Preretirement Education Programs: Whither the Proliferation?" Industrial Gerontology 4 (1): 29-43; Winter 1977. EJ 158 225 -- A survey of the literature on group pre-retirement education programs shows a marked increase of professionals in both education and industry. The article discusses size of group, age and mix of participants, length of programs, and program topics; it suggests more use of experienced professional group facilitators.

Ullman, Charles A. "Preretirement Planning: Does It Prevent Postretirement Shock?" Personnel and Guidance Journal 55 (3): 115-18; November 1976. EJ 147 851 -- Retirement counseling assists the person who lacks knowledge or skills to define or solve the problems that arise in this later stage of life.

Wexley, Kenneth N., and others. "A Study of Perceived Need Fulfillment and Life Satisfaction Before and After Retirement." Journal of Vocational Behavior 7 (1): 81-87; August 1975. EJ 122 331 -- Results of this study suggest that the period of four to seven years before retirement may be a critical time to institute retirement planning programs.

Wolf, Betty, and Umhau Wolf. "A Look at Pre-Retirement Planning in the Laboratory Method." Adult Leadership 24 (6): 206-208+; February 1976. EJ 132 240 -- A comprehensive seminar in pre-retirement planning used an experimental approach: participants took part in a live-in experience with other couples, to explore retirement living at a leisurely pace.

Wolfe, Bee R., and George Wolfe. "Exploring Retirement in a Small Group." Social Work 20 (6): 481-84; November 1975. EJ 127 463 -- This article describes a seminar approach using group processes to aid pre-retirees and retirees to prepare for a significant period of living after they leave the work force.

Programs

Action for Independent Maturity (a division of the American Assn. of Retired Persons), P.O. Box 119, Long Beach, CA 90801; 1909 K St., NW, Washington, DC 20049.

Andrus Gerontology Center, University of South California, University Park, Los Angeles, CA 90007.

Drake University Pre-Retirement Planning Center, Des Moines, IA 50311.

Retirement Services, Inc. (Dr. U. V. Manion, President), Southwest Region, 35 Twinoaks Circle, Odessa, TX 79760.

University of Michigan Institute of Gerontology, 543 Church St., Ann Arbor, MI 48104.

AMERICA GRAYS UP

To be seventy years young is sometimes far more cheerful and hopeful than to be forty years old.

--Oliver Wendell Holmes

(on Julia Ward Howe's birthday)

America is aging rapidly. More than a million of our residents reach the age of 65 each year. In 1940 the nine million citizens 65 years of age and older made up 6.8 percent of the population; by 1977 that age group had leaped to 23.5 million--almost 11 percent. Furthermore, the Census Bureau estimates that by the year 2000 the 65+ population will rise to nearly 32 million and will represent as much as 13 percent of the nation.

The 55- to 65-year-old sector also has grown phenomenally: from ten and a half million in 1940, to 20 million in 1977, to a projected 23-25 million by the end of the century. And in the year 2000, the baby boom of post-World War II will be barely reaching retirement age.

Separately and in combination, demographic changes over the past several decades portend an abrupt cultural reversal as today's youth cult gives way to a generation preoccupied with the needs of a maturing populace. The birth rate, for example, after increasing geometrically throughout the first half of the century to a peak 25 percent in 1955, fell precipitously over the next two decades and bottomed out at 13.8 percent in 1975. At the same time, improved natal and lifetime health care has dramatically increased life expectancy at birth: from 54.1 years in 1920, to 68.2 years in 1950, to 72.8 years in 1976. The inevitable conclusion is that more people will live longer and enjoy longer periods of retirement.

Such figures hint at the pitfalls and dilemmas facing the Social Security system as presently constituted, but this publication will not try to plumb these complexities that have the economic experts baffled. However, the fate of an income transfer system so precariously balanced is of great concern to all its potential beneficiaries, and everyone relying heavily on the promise of Social Security checks for basic survival should monitor closely the ongoing efforts to shore up the program's weakest timbers.

The demographic trends have also skewed conceptions of "normal" retirement age. Arbitrarily requiring retirement at 65 (or any other age) makes little sense if chronological age does not mirror physical and mental capacity. Congress recognized this discrepancy--and the growing power and influence of the older population--with the passage of legislation, effective at the beginning of 1979, that changed the mandatory retirement age for workers in private industry from 65 to 70, and eliminated age limits entirely for those in government. The new law also prohibits discrimination on the basis of age in all federal programs. Moreover, there are indications of a national movement to ban all mandatory retirement provisions. Ideally, doing away with fixed age barriers would encourage determination of retirement age individually, according to the employee's mental and physical capacity and the exigencies of the job.

Attitudes toward employment and leisure have evolved as well, and the work ethic in contemporary society incorporates the expectation of a deserved respite for everyone as the reward for the productive years. The percentage of those 65 and older who continue to work progressively declines, as Social Security and improved private pensions have enabled (and to a great extent encouraged) people to spend their later years in endeavors that do not produce income. Social Security (and some other) pensioners are penalized by losing part of their payments whenever earned income exceeds established levels; with little monetary incentive, self-fulfillment becomes the primary criterion for gainful activity.

The danger exists that an abundance of leisure time and the upheaval in accustomed daily routines will adversely affect self-perceptions, particularly for those whose social life has revolved around career associations. The retiree may feel locked out of the mainstream precisely when personal relationships are assuming a more central role. "Retiring to Florida" or otherwise moving away from acquaintances and habits may drastically increase the sense of isolation, but such feelings are not completely unknown to stay-at-homes.

Teaching, because it is an utterly absorbing career, can be especially difficult to leave behind. Yet the very qualities that pose problems for retiring teachers can enable them to adapt to the new life stage with less anxiety, if they have the vision to plan for those years.

REFERENCES

ERIC Documents

- Althoff, Sally A. Preparing Teachers, Students, and Citizens To Deal Constructively with the Problems and Potentialities of Aging. Washington, D.C.: ERIC Clearinghouse on Teacher Education, January 1975. 80pp. ED 099 310 (MF/PC) -- Part I examines aging, some of its major characteristics, and what it is like to grow old in the U.S. today. Part II is concerned with the physical aspects of aging, theories on why aging takes place, and suggestions for dealing constructively with aging. Part III, on psychological aspects of aging, emphasizes ways to encourage continued psychological and social involvement. Appendices give sources of additional information and list materials available free from the Administration on Aging.
- Barb, K. H., and others. Aging and Changes in the Preferred Age of Retirement. Washington, D.C.: Social Security Administration, 1977. Paper presented at the Conference of the Gerontological Assn., New York, October 1977. 19pp. ED 155 519 (MF/PC) -- This study investigates when people prefer to retire, and how their preferences change as they grow older. Information was collected during interviews in 1964 and 1974. Results indicate: (a) an overall shift to later preferred age of retirement; (b) the shift in preference varied significantly depending on whether persons retired during the decade between interviews; (c) those who continued to work demonstrated a greater shift to a later preferred age; (d) among those who continued to work, older age cohorts showed a greater amount of change toward later retirement than did younger cohorts.
- Carp, Frances M., ed. The Retirement Process. Bethesda, Md.: National Institute of Child Health and Human Development (NIH), 1966. 177pp. ED 058 545 (MF/PC) -- Nine papers from a conference on new research and tactics for stimulating systematic research on retirement.
- Comprehensive Bibliography on Educational Gerontology, Parts 1-20. Ann Arbor, Mich.: Institute of Gerontology, 1971. 155pp. ED 059 483 (MF/PC) -- This bibliography is divided into 20 sections: General References: Education for Older People; Educational Programs for Older People; Multipurpose Senior Centers; Recreation for Older People; Preretirement Education; Consumer Education for Older People; Mass Media in Education for Older People; Bibliographies on Education for the Aging; Materials for Older People; Nutrition; Volunteers; Intelligence in Old Age; Learning in Old Age; Teaching Old People; General References: Training; Graduate Training; Training at the Baccalaureate Level; Subprofessional Training; Inservice Training; and Retraining Older Workers.
- DeLuca, L., and others. Aging: An Annotated Guide to Government Publications. Storrs: University of Connecticut Library, September 1975. 74pp. ED 134 909 (MF/PC) -- The guide includes foreign as well as federal and state documents, 1960-1974.
- Fowles, Donald G. Some Prospects for the Future Elderly Population. Statistical Reports on Older Americans, No. 3. Washington, D.C.: National Clearinghouse on Aging, Administration on Aging, 1978. 20pp.

ED 154 319 (MF/PC) -- Data indicate that regardless of its economic situation, the elderly population will not only be growing rapidly in the future but will be changing rapidly as well. The trend toward early retirement coupled with longer life expectancy will mean many more years of retirement. The increasing proportion of elderly who are over 75 will require additional resources to handle the physical and emotional problems which occur more frequently in these age groups. The growing proportion of women, many of whom will be widowed and living alone, will require additional resources to meet their social needs. The rising numbers of elderly who live alone will require housing alternatives to institutionalization in order that they may continue to live independent lives while learning to cope with physical infirmities. The nation's population as a whole, as it becomes progressively older in composition, must learn to deal with the changing needs of its members.

Goodman, Sara, comp. Selected Resources on Aging. 1978. 86pp.

ED 162 923 (MF/PC) -- Chapters 1 and 2 list more than 90 texts, nonfiction works, monographs, and annotated bibliographies on aging. Chapter 3 lists approximately 30 films, filmstrips, and audiovisual aids that deal with aging. Chapter 4 identifies organizations, journals, newsletters, and research programs that focus on older adults. Chapter 5 describes seven projective tests intended to help older adults understand and develop positive attitudes toward aging. Chapter 6 reviews portrayals of aging in 83 selections from literature and poetry. Chapter 7 lists more than 50 books and articles on the politics of aging, social action, retirement, aging and death, and combatting negative attitudes toward old age.

Jacobs, H. Lee, and others. Education for Aging: A Review of Recent Literature. Washington, D.C.: Adult Education Assn. of U.S.A.; and Syracuse, N.Y.: ERIC Clearinghouse on Adult Education, 1970. 118pp.

ED 038 552 (MF/PC) -- This literature review deals primarily with education for aging in terms of adult problems and interests, but also gives attention to developments in early life experience and in attitudes that tend to set the pattern for later life characteristics. Chapters focus on learning characteristics and abilities of older adults; existing opportunities and remaining areas of need for education on aging in the educational system; job retraining and other kinds of informal educational opportunities; and factors germane to preparing for retirement. Annotated chapter bibliographies (a total of 237 items) are included.

Kart, Cary S., and Barbara B. Manard. Aging in America: Readings in Gerontology. Sherman Oaks, Calif.: Alfred Publishing Co., 1976.

600pp. ED 145 347 (MF) -- This anthology provides an introduction to the field of social gerontology.

Kramer, Mollie M. A Selected Bibliography on the Aging, and the Role of the Library in Serving Them. Occasional Paper #107. Urbana:

University of Illinois Graduate School of Library Science, July 1973. 40pp. ED 078 848 (Not available from EDRS. Avail.: Occasional Papers, Publication Office, 215 Armory Bldg., University of Illinois Graduate School of Library Science, Champaign, IL 61820; no charge for single copies.) -- The concept of old age as a natural development of aging, full of potential and satisfaction, is not fully accepted at

this time. This annotated bibliography of 187 references delineates areas of information in aging development that should be available to the seeker and transmitter of information on aging. The weight of material is on the social and educational side, but material of an economic and biological nature also is included.

Lumsden, D. Barry. Preretirement Education. Information Series No. 112. Columbus, Ohio: ERIC Clearinghouse on Career Education, 1977. 23pp. ED 149 182 (MF/PC) -- Drawing from extensive resources in the area of retirement and gerontology, this paper discusses preparation for retirement and advanced age. Its three primary objectives are (a) to assess the psychological effects of retirement on the individual, (b) to assess pre-retirement conditions and attitudes that affect the individual's adjustment to retirement, and (c) to identify and discuss pre-retirement learning experiences that further effective and successful adjustment to retirement. The following topics are covered: work vs. retirement, adjustment to retirement, planning retirement education, and the need for a new approach to planning. Bibliographies on attitudes and aging and on pre-retirement education programs are appended.

The Myth and Reality of Aging in America. Washington, D.C.: National Council on the Aging; and New York: Louis Harris and Associates, 1975. 260pp. ED 118 871 (MF) -- The National Council on the Aging commissioned the most extensive study ever conducted to determine public attitudes and expectations and to document older Americans' views and personal experiences. Findings are reported in eight sections: (a) public attitudes toward old age, (b) public expectations of people over 65, (c) social and economic contributions of people 65 and over, (d) preparation for old age, (e) the experience of being older, (f) accessibility and use of community facilities by the public 65 and over, (g) the media and the image of people 65 and over, and (h) the politics of old age. The study found that most older Americans want to be and can be productive; it also discovered that many millions live at or below the poverty line.

Plotz, Robert L., comp. Gerontology: An Annotated Bibliography and Supplement. New York: City University of New York, Center for Advanced Study in Education, August 1976. 88pp. ED 143 911 (MF/PC) -- Includes sections on general works, psychological characteristics, intervention, education, work and retirement, services, and living situations.

A Pre-White House Conference on Aging: Summary of Developments and Data. Report of the Special Committee on Aging, U.S. Senate, Together with Minority and Supplemental Views. Washington, D.C.: U.S. Congress, Senate Special Committee on Aging, November 1971. 175pp. ED 061 500 (MF/PC).

Rhee, H. A. Human Aging and Retirement: Questions Unresolved and Resolved. Some Reflections on Contemporary Gerontology and Its Relevance to Retirement Policy. Geneva, Switzerland: International Social Security Administration, 1974. 302pp. ED 112 025 (MF/PC) -- Chapters discuss Social Security as an issue in gerontology and the concern of Social Security with retirement and aging; the "Third Age," and problems older people encounter; differences in life spans of men

and women; statistical data on demography; significance, characteristics, and history of retirement, role changes, Social Security benefits, and defense of retirees' interests; effects of inflation; the interaction of the elderly with younger citizens and the "disengagement" controversy; a person's relation to work and occupation; the meaning of functional age and whether it can replace the concept of chronological age; and improvements in somatic health, problems of stress, and their relation to the "disengagement" controversy.

Schaie, K. Warner. Functional Age and Retirement. September 11, 1977. 16pp. ED 151 691 (MF) -- With mandatory retirement because of chronological age coming under increasing attack, there is interest in redefining retirement criteria in terms of a functional age concept that would give due attention to individual variability in behavioral competence. This paper calls attention to problems with the undifferentiated use of the functional age concept and indicates possible alternative approaches. A distinction is made between functional age as a general index applicable to basic psychophysiological mechanisms and a matrix of functional age referring to specific social or environmental situations.

Schulz, James H., and others. Retirement: Background and Issues. Washington, D.C.: White House Conference on Aging, February 1971. 58pp. ED 057 347 (MF/PC).

Sheldon, Alan, and others. Retirement Patterns and Predictions. Rockville, Md.: National Institutes of Mental Health, 1975. 156pp. ED 119 050 (MF/PC) -- In a complex technological society, retirement is not a relatively simple change in status from the role of worker to that of nonworker, but has important personal and interpersonal implications that affect the retiree's personal and social existence. This monograph describes a study of compulsory retirement among urban males and females, with implications for the development of pre-retirement programs.

Streib, Gordon F. Retirement Roles and Activities: Background Issues. Washington, D.C.: White House Conference on Aging, February 1971. 39pp. ED 057 325 (MF/PC).

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SCHOOL'S OUT

Education is the best provision for old age.

--Aristotle

Retirement may be more traumatic for teachers than for those in other occupations who identify themselves less intimately with their work. Teachers may feel a particularly keen sense of loss of purpose, in direct proportion to their previous dedication. On the other hand, teachers can profit from their background and experience to anticipate and avoid the initial psychological traps of retirement. They also can use inservice programs and workshops to help them with planning.

Attitude and planning are the keys. A positive attitude can promote acceptance of the change as not so much a "retiring from" your life's work as a "retiring to" a different type of meaningful activity--a new career, a rewarding volunteer experience, a fascinating hobby. Early and realistic planning can help you shape the environment in which you will carry out these activities.

How you define yourself, apart from your career and the status it imparts, may signal the ease with which you'll make the transition to retirement. For example, do you always identify yourself as a teacher when introduced? Does your social conversation inevitably turn to the plight of the public schools? For most, teaching demands a total commitment, and the cessation of such purposeful activity can create a vacuum in the retiree's life unless other, equally valued occupations are substituted.

It is probably not an exaggeration to say that academics do not retire in the ordinary manner: they need never cease teaching, nor cease learning. The skills teachers acquire are marketable across a spectrum of full-time, part-time, and voluntary jobs; and marketable skills translate into alternatives. Although some 3/4 million teachers are at present receiving retirement or disability pay from local and state retirement systems, it is unknown how many of these "retirees" are still teaching in other states or are employed in other jobs.

The diminishing market for new public school personnel has led some school systems to make early retirement easier

and more attractive--for example, see David Ellsworth's Early Retirement: A Proposal for Adjustment to Declining Enrollments (ED 149 435). At the same time, education seems to be following the national labor trend toward eliminating mandatory retirement. At present, about half the states have no legal age requirements, or allow local jurisdictions to determine their own policies. Most of the states that do have such laws on the books set the mandatory retirement age at 70 years or older.

Normal retirement age and years of service requirements of teacher retirement plans vary enormously from state to state. The following patterns, all of which are in actual practice illustrate the possible combinations: (a) age 50 with 15 years of service, age 65 with 10 years; (b) age 55 with 30 years of service, age 60 with 5 years; (c) age 65 with any length of service, any age with 30 years; (d) age 65 with one year of service. Teachers now drawing retirement benefits average about 25 years in service.

Similarly, vesting (that is, attainment of the legal right to participate in the retirement system) depends on the policies of your state; it may occur, for example, (a) at any age after four years of service, (b) at 55 after only one year, (c) at any age after 30 years, (d) at 65 after 10 years of service. Two-thirds of the states give retirement credit for out-of-state teaching; the others do not. With such an infinite variety of age/service requirements possible, for both "normal" and early retirement, knowing your state's requirements is prerequisite to your planning.

Doubtless you already know how much you contribute to your retirement system; you may not know that teacher contributions also vary from state to state. Teachers may pay in as much as 9.5 percent of salary, or they may not have to pay at all. Employer contributions may be made by the local school district alone, by the state alone, or by state and local sharing according to differing ratios. Some employers contribute yearly in a lump sum; some match individual contributions; some add in a fixed amount of the payroll--from 1.9 percent to 19.7 percent; still others use actuarial figures that vary from year to year. In three-quarters of the states, Social Security coverage also is available. If your state does not offer teachers such coverage, you may want to earn it by working summers, or after retirement from teaching, working in jobs subject to Social Security.

States generally compute the benefits you will receive on a formula--a percentage of your final average salary multiplied by the number of years in service. The percentage, however, varies. Some states adjust on a sliding scale to give a bonus for longer service; some use a fixed base length of service and reduce payments proportionately for shorter service; some make adjustments when the recipient also receives Social Security benefits. "Final average salary" is variously defined as the highest three (or five) consecutive (or non-consecutive) years--sometimes limited to the last 10 years; sometimes with a fixed ceiling. A career average also has been used for figuring average salary.

With so many variables, planning must be specific to your own situation. Inservice education programs for professional development need to give more attention to pre-retirement counseling. And while every school system should make provision for intensive assistance for those approaching "normal" retirement age, teachers at every stage of their careers can benefit from planning programs that foster individual goal setting.

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number of people receiving TIAA-CREF retirement income has more than doubled, from 16,700 in 1963 to nearly 37,500 in 1972. To determine what changes, if any, education institutions and TIAA-CREF might consider in their role of making retirement years better for faculty and staff, TIAA-CREF in late 1972 undertook a sample survey of retired TIAA-CREF annuitants. This report presents findings from the objective section of the questionnaire (composition, financial aspects, health evaluation and insurance coverage, housing, transportation, activities in retirement, and retirement population).

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A GRASSHOPPER OR AN ANT?

And then there is Travis McGee (fictional hero created by John D. MacDonald) who believes in "taking your retirement in installments, whenever you can afford it."

With seemingly conflicting trends toward abolition of any mandatory retirement on the one hand, and the easing of early retirement strictures on the other, your decision to retire will depend on your own preparedness. While your desire to leave teaching will relate to your job satisfaction as balanced against your interest in pursuing other career or leisure activities/occupations, a major determinant will be whether you can afford to do so.

Careful planning is especially critical if you opt for early retirement: not only do you have less time to accumulate adequate resources, but you'll be preparing for a longer than average period of retired life. Financial insecurity may keep you in the classroom beyond your preferred retirement age. Today, inflation is threatening the fixed income; a "comfortable" retirement nest egg can be diminished considerably by uncontrollable economic factors that reduce the retiree's buying powers while wage earners are able to negotiate for higher salaries to offset inflation's inroads. Whereas Social Security beneficiaries are cushioned to some extent by automatic cost-of-living escalators, most retirement systems are not indexed to changes in the economy. Furthermore, traditional means for those with limited incomes to invest for the future--savings accounts, stocks, bonds, securities, and similar investments--are yielding returns below the inflation rate.

If you are uncertain whether your combined income from savings and pensions will adequately see you through the rest of your life, chances are you won't be too eager to forego your present salary. Because most teacher retirement systems base their payments on an average of the highest three to five years' earnings, you may do well with the current levels of inflation to postpone retirement in order to obtain the largest possible "final average salary." One feasible alternative may be semi-retirement--a reduction of your teaching load rather than resignation. A trial run has

the advantage of allowing gradual acclimation to retirement; a decompression chamber, as it were. And flexible scheduling for teachers approaching retirement has the same merits for school systems that emeritus professor status preserves for higher education.

In forecasting your needs, you should bear in mind that a retirement income of about three-quarters of salaried income will yield an equivalent disposable income. Because a large portion of your retirement income will be exempt from taxation, and the reduced base on which you will be taxed will place you in a lower tax bracket, your standard of living can be maintained with less actual income. Virtually every expense necessary to your workaday life--commuting costs, expenditures on your personal appearance, money spent on lunches and on the endless accoutrements of your job--will be either eliminated or substantially cut. Furthermore, the major costs of your family life are also behind you: your children educated, probably married; your business-related social life less demanding; your home mortgage reduced or even paid off. Moreover, you will be eligible for reduced rates frequently offered for hotel/motel accommodations, transportation, entrance fees, medicines, and a variety of other services.

You may in fact find that now your house is too large, difficult to maintain, or isolated from your new interests, and you may choose to sell it. You could take the one-time-only tax exemption on your profits, and use the money in other ways--to purchase a smaller, more convenient home or apartment; to invest so as to increase your monthly income; to save for unforeseen needs that arise. If you do opt for a move, your new abode should offer long-term convenience: easy care, adaptability to physical needs of old age, proximity to community services, security.

Your financial calculations should also take into account that while certain basic requirements--particularly health-related needs--will increase, others will be reduced. Unless you have additional private sources of income, however, you must face the reality that you will need to practice careful money management in retirement to maintain your present living standards. In addition to basic necessities (food, shelter, clothing, health, transportation), you must anticipate and build into your budget any items you are unwilling to forego--travel, entertainment, restaurant dining, a new car, myriad

miscellaneous daily purchases. You should certainly make a list of your retirement goals, and attach realistic cost estimates to them. One way of controlling expenditures is to allot your retirement income on a weekly basis as if it were a paycheck. Another is to budget a determined percentage of your income in a nonassigned category, both to cover unexpected expenses and to allow a margin for error in your original estimate. A third thrifty practice is to observe your habits and eliminate waste: "Use it up, wear it out, make it do"... so you won't need to "do without."

You need, then, to base your retirement decisions on a realistic budgetary estimate that neither underestimates nor exaggerates the income security you require. It should be reassuring to realize that, unforeseeable calamity aside, it is as certain as anything in life can be that the nation's concern to provide for the welfare of its older generations will, if anything, be strengthened in the coming years.

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Hopkins, Bernice B. Financial Planning for Retirement. A Training Manual Prepared for the N.C. Governor's Coordinating Council on Aging. Chapel Hill: University of North Carolina, 1975. 91pp. ED 165 752 (MF/PC) -- This manual assists in developing workshops for retirees and pre-retirees to aid them in making effective use of their retirement incomes. Topics in the five sessions include the need for financial planning, major factors in such planning, and specific methods of helping retirees in their own financial planning; estimating retirement expenses and retirement budgets through inflationary years; legal problems (wills, estate planning, and making provisions for incapacity); and taxes and insurance. The objectives, methodology, time required, materials needed, and suggested readings are outlined for each session, and lecture materials for each topic are included.

Jenny, Hans H., and Mary Ann Acton. Early Retirement. A New Issue in Higher Education: The Financial Consequences of Early Retirement. New York: Teachers Insurance and Annuity Assn., 1974. 53pp. ED 095 759 (MF/PC) -- This essay sketches some of the reasons early retirement may be desirable; suggests why early retirement might not always be a constructive practice; and describes certain financial implications of early retirement, for the employee and for the institution.

Peterson, David Alan. Financial Adequacy, Retirement, and Public Policy: A Study of the Perceptions of Older Americans. Ann Arbor: University of Michigan, 1969. 251pp. Ph.D. thesis. ED 047 207 (Not available from EDRS. Avail.: University Microfilms, 300 N. Zeeb Rd., Ann Arbor, MI 48106; Order No. 70-14,618, MF \$4.00, PC \$11.50.) -- Findings of a descriptive survey of persons participating in senior citizen multipurpose centers and clubs showed that 57 percent perceived their finances (savings and income) to be inadequate; nonmarried, females, blacks, persons renting or buying homes, those with low incomes, those living alone, and those with little education had most inadequate incomes. Individuals tended to see their present financial condition as poorer than it was before retirement, and the future as even more threatening. Most respondents (80 percent) said retirees are responsible for contributing to their own retirement income. Social Security and private pensions were the preferred sources of income; yet when these proved inadequate, the government was the agency seen as most responsible for providing income for older people. Adult children were not viewed as a proper source of income by the majority of respondents. Suggestions for improving conditions for retirees focused on raising their income. Policy implications discussed included increased Social Security benefits and their redistributive effects.

Articles

Bratthall, Kenneth. "Flexible Retirement and the New Swedish Partial-Pension Scheme." Industrial Gerontology 3 (3): 157-65; Summer 1976. EJ 145 856 -- A new National Partial-Pension Scheme in Sweden allows older workers (60-65) to reduce their working hours and draw partial pensions as a preparation for full retirement.

Kieft, Raymond N. "Financial Implications of Early Retirement." College Management 9 (2): 18-19; February 1974. EJ 091 429.

Kreps, Juanita M. "Economics of Aging: Work and Income Through the Lifespan." American Behavioral Scientist 14 (1): 81-90; September-October 1970. EJ 029 073 -- The present low incomes of the aged are likely to persist. In an economy distinguished by technological change and an expanding labor force, retirement is necessary.

"Living Costs of Retired Couples." NEA Research Bulletin 48 (1): 21-22; March 1970. EJ 017 319.

"New Federal Retirement Legislation." Today's Education 62 (3): 51-52; March 1973. EJ 073 106 -- Teachers will benefit from the Social Security amendments of 1972, Public Law 92-603, including Medicare coverage, increased cash benefits, and liberalization of the amount a retiree may earn while collecting Social Security benefits.

WORK AFTER RETIREMENT

"It is utterly false and cruelly arbitrary to put all the learning into childhood, all the work into middle age, and all the regrets into old age."

--Margaret Mead

Whether you will work after taking retirement is a decision based as much on desire as on need. Particularly if you are drawing Social Security, you can actually lose money by making money: unless outside earnings are either very low or high, Social Security reductions may leave you an after-tax income lower than if you had not worked at all. Yet part-time employment, volunteer work, or a career can offer rewards far beyond any material benefits; such activity can be a tonic for the mind and the body as well.

While some people may express a wish to retire at the age of 25, never mind 55 or 65, what they are generally experiencing is a desire to do something new and different. With the security a base retirement income provides, you can be free to pursue that other dream. Particularly for teachers and others who have been mentally active all their working lives, not to continue some form of constructive involvement in the outside world can be psychologically and even physically harmful. Earlier retirement, longer and healthier lifespans, increasing recognition of the value of allowing place for both work and play, all combine to give prominence to a "young-old" generation still very much attuned to their environment.

Furthermore, the labor market's increasing recognition of the value of older workers' experience and maturity is one reason for the passage of the Older Americans Act (Public Law 89-73, as amended through 1979). Ironically, the current labor situation at the same time is encouraging early retirement to make room for younger entrants, especially in crowded professions such as teaching, where new candidates are blocked by an oversupply of experienced practitioners. In general, however, the job market for older Americans is expected to expand in the coming decades, as a result of significant demographic shifts. Already one in ten of our citizens is 65 or older, and in 30 years that ratio will be about one in seven. Early retirement, despite

its personal attractiveness, on a national scale increases the proportion of nonproductive persons being supported by a shrinking work force.

On the positive side, with long life expectancy the after-65 years will make up about a tenth of the lifetime; and thanks to improved health care those years can be constructive rather than idle and boring. As the concept of functional age supplants chronological age in measuring retirement readiness, as the young labor force is reduced by the lower birth rate, and as a maturing population calls for new and different kinds of products and services, job opportunities for the 55+ age group will continue to open up. Today, the older person who would like a paying job but who wants neither to experience the frustration of pounding the pavements nor to incur employment agency fees may be able to use a senior citizens employment service that makes job referrals free of charge. The Clearinghouse on Employment for the Aging (80 Reid Ave., Port Washington, NY 11050) can supply addresses of such services near you.

In addition to the private sector jobs that anyone can search out from the daily classifieds, the experience and skills teachers develop in the classroom mean they can choose from an almost limitless spectrum of paid and volunteer activities. A few suggestions:

You can teach. You can teach full time, either in a private school or in the public schools of another state. You can teach part time in the public schools of your own state, within certain hour or pay limits stipulated in your state's retirement regulations. You can teach other adults--in business, industry, organizations, institutions. It is estimated that a million people 60 and older, most of them volunteers, are teaching in education institutions.

You can serve as a resource. You can be a classroom aide, a tutor, a guest lecturer, an official or unofficial member of a teaching team. You can act as a consultant to a school, a district, a state department, either in your subject area or in a program of inservice for professional development. You can offer your services to help staff a teacher center, a library, an education resource center, a research or other special project. You can, in other words, continue to put your experience to work as an adjunct to the regular teaching profession.

You can apply your skills in other human services fields. As a volunteer or paid employee, you can work in various social service capacities; helping in day care/preschool centers; delivering health care, meals, or other home services; visiting not only at-home students but the shut-in or elderly as well; offering your services to any of the numerous charitable and community agencies; giving reassurance to needful persons--for example, in a foster grandparent or senior companion program. Needs exist in hospitals, mental health clinics, and nursing homes; in government and the courts; in museums, galleries, theatres; in educational or religious consignment, thrift, or book shops. Whatever your personal interests and expertise, your opportunities for service are limited only by your time, selflessness, and imagination.

You can turn your teaching experience to profit in a related business. Advisers and sales representatives for education textbook publishers frequently are former or retired teachers, as are many research consultants. With appropriate skills, you may qualify to cover education news for your local newspaper or for a radio or cable/commercial television station. If single, you could investigate your potential as a resident houseparent in college living quarters--a solution that would offer savings in housing costs also. You can work on salary or commission for a business or industry that offers on-site educational/enrichment courses to its employees.

You can launch an entirely new career. If you are talented in arts or crafts, you can start a cottage industry and sell your wares either personally or at fairs, shows, consignment shops, or commercial boutiques. If you cook, you can cater--desserts, entrees, or whole meals; small or large dinner parties, service club luncheons, organizational picnics and parties. If you are handy with tools and knowledgeable about minor household repairs, you could stay perpetually busy within your own neighborhood! If you've always wanted to write ... to manage a used bookstore ... to grow and sell vegetables or flowers ... do it. You can turn almost any hobby into a commercial enterprise if it requires minimal capital outlay, if you have the time to devote to it, and if you don't have to rely on the profits for your

livelihood. Two major cautions on self-employment: First, it should be affordable; you may not want to chance sinking your life's savings into a business which may not become profitable. Second, if it is to work, it should be something you know well and enjoy, and you should be prepared to do additional research unless you already have business experience.

With so many options, you may find yourself no less busy in "retirement" than in your present career!

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- DeCrow, Roger. Older Americans: New Uses of Mature Ability. Washington, D.C.: American Assn. of Community and Junior Colleges, 1978. 32pp. ED 154 859 (MF) -- In the Older Americans Program, community colleges plan together for development of community work and productivity programs for older adults. This report briefly describes present programs and notes some issues that have already emerged in initial planning phases. It has four sections: (a) Senior Employment Services--putting employers and able older workers together through counseling, job placement, and job development; (b) Volunteer Service Programs--recruiting, organizing, and managing senior volunteers in federally sponsored and community-based volunteer programs; (c) Training for Work and Service--trends in multipurpose older adult programs that support work and service-related education and training growth; and (d) Older Adults in the Workplace--college planning as affected by industrial gerontology and current reexaminations of the relationships of work, education, and leisure. Although new ideas and programs are emerging, five education roles already provided by colleges include training in child care, peer counseling, health care, education providers, and community service.
- Foley, Mildred G. Something Wonderful Happens When R.S.V.P. Comes into a School. Guide for R.S.V.P. Directors Interested in Involving Schools in Accepting Retired Senior Volunteers in Local School Systems, Grades K to 12. Columbus: Ohio State Commission on Aging, 1974. 62pp. ED 130 189 (MF/PC) -- The Retired Senior Volunteer Program is a federally administered program whose purpose is to provide a recognized role in the community and a meaningful life in retirement for older adults through a significant volunteer service. Senior volunteers must be age 60 or over; there are no eligibility requirements based on income, education, or experience. This manual provides information for any school guidance director or principal who wants to introduce a volunteer program incorporating elderly persons into a school.
- Galvin, Kevin, and others. Educational and Retraining Needs of Older Adults. Final Project Report. Los Angeles: Southern California Community College Institutional Research Assn., March 1975. 38pp. ED 110 132 (MF/PC) -- This project was an attempt to discover which areas of occupational retraining older adults would be interested in pursuing; what auxiliary services would have to be provided; and the nature and extent of curriculum modification necessary to provide these potential students with a satisfactory educational experience. Data from this survey in southern California indicated that older adults had a wide variety of needs and interests, which should be taken into account in program planning; and that the community college has an important role, particularly in pre-retirement assistance programs and post-retirement employment opportunities.
- Kelleher, Carol H., comp. Second Careers: A Selected Bibliography. Washington, D.C.: National Council on the Aging, March 1973. 15pp. ED 087 851 (MF/PC) -- The 50-item annotated bibliography is divided into mid-career change, retiring military personnel, post-retirement careers, and guides and manuals and other practical information. The

section on mid-career change includes changes forced on an individual by the decline of an industry or by early retirement from a civilian or military career. Under post-retirement are new careers begun by retirees bored with inactivity or by older persons who find pensions inadequate and need the additional income from wages. Volunteer work after retirement is also treated as a second career. Some publications containing practical information for those seeking to change occupations or start a business are also listed.

Najarian, Michael. Project Reach (Career Guidance and Counseling Using Retired Resource Persons). Boston: Massachusetts State Board of Regional Community Colleges, 1976. 22pp. ED 132 252 (MF/PC) -- Project Reach is based on the assumption that youth, adults, and other target populations will be assisted in knowing more about occupations and in making occupational choices more effectively by trained retired resource counselors.

The Nation's Stake in the Employment of Middle-Aged and Older Persons. Working paper for the use of the U.S. Senate Special Committee on Aging. Washington, D.C.: National Council for Senior Citizens, July 1971. 86pp. ED 061 501 (MF/PC) -- The efforts of the Council in operating the Senior Community Service programs under Operation Mainstream are described.

Older Americans and Community Colleges: An Overview. Washington, D.C.: American Assn. of Community and Junior Colleges, June 1974. 74pp. ED 115 340 (MF) -- After a brief overview of the results of this survey, including discussions of what kinds of services community colleges are providing for the elderly and how these services are funded, this pamphlet includes directories of two-year colleges with: (a) manpower training programs for persons who will work in the agencies and commercial enterprises that serve older persons; (b) retired senior volunteer programs; (c) retirement education programs; (d) cultural enrichment courses for senior citizens; and (e) free or reduced tuition for the elderly.

Recommendations for Developing the Retired Senior Volunteer Program. Washington, D.C.: Leo Kramer, Inc., and Older Americans Volunteer Programs, June 1971. 402pp. ED 076 887 (MF/PC) -- The Retired Senior Volunteer Program was established to help older Americans avail themselves of opportunities for voluntary service in their communities. This report describes R.S.V.P.'s administration, financing, program development, organization, standards, recruitment, training and supervision of volunteers, resource development, public relations, and program evaluation.

Sequin, Mary M., and Beatrice O'Brien, eds. Releasing the Potential of the Older Volunteer. Los Angeles: University of Southern California, Ethel Percy Andrus Gerontology Center, 1976. 97pp. ED 123 367 (MF/PC) -- Examines the Older Volunteer Project of the Ethel Percy Andrus Gerontology Center, USC, 1973-75. The project demonstrated how retired adults can enter an organization that employs mostly paid, nonretired personnel, generate work, and gain acceptance in that work setting.

Thune, Jeanne M., and Sebastian Tine. Retraining Older Adults for Employment in Community Service. Final Progress Report. Nashville,

Tenn.: Senior Citizen Inc., January 1966. 142pp. ED 011 620 (MF/PC)
-- This project demonstrated that older adults can begin new careers as leaders in community services. It also stimulated several senior centers, mental hospitals, institutions, clubs for older people, and school departments to consider older adults as potential personnel.

Twente, Esther E. Never Too Old: The Aged in Community life. San Francisco, Calif.: Jossey-Bass, Inc., 1970. 362pp. ED 058 555 (Not available from EDRS. Avail.: Jossey-Bass, Inc., 615 Montgomery St., San Francisco, CA 94111.) -- Efforts to meet needs older people have as a result of their retirement from productive work have consisted primarily of benevolences, insurances, and leisure time activities. This aid takes into account their loss of role as economic producers; however, it does not add to their self-respect. Creative and service activities could be developed, since many older people have much to contribute to their local communities. Providing appropriate educational experiences for the social work generalist in small communities may alleviate the problem. This book outlines techniques that are the result of two demonstration and research projects with aging people in small communities, and attempts to resolve at least partly these issues.

Wiesman, Walt. The Third Part of Your Life. A Systems Approach to Retirement. 1971. 32pp. ED 057 293 (Not available from EDRS. Avail.: Walter Wiesman, P.O. Box 466, Huntsville, AL 35804; 1-9 copies, \$.75 each, quantity discounts available.) -- This approach to retirement planning suggests that the retiree should explore a variety of activities, from volunteer work to full-time employment; should stay in good physical condition; and should work out a sound financial program prior to retirement. National retirement planning programs are needed, and the community should have retirement planning courses as part of its adult education programs.

Articles

Gotbaum, Victor, and Elinor Barr. "On Volunteerism." Social Policy 7 (3): 50-51; November-December 1976. EJ 152 581 -- Suggests that volunteerism should supplement and not substitute for what should be a gainfully employed work force.

Mirel, Lawrence H. "Emeritus Status: Alternative to Retirement." Worklife 2 (12): 7-10; December 1977. EJ 171 070 -- Suggests the establishment of a new type of occupational system for older workers (emeritus jobs) which would begin at the conclusion of active careers and continue until the individual is either unwilling or unable to work.

Sheppard, N. Alan. "Career Education for Older People." Educational Gerontology 1 (4): 399-412; October 1976. EJ 146 177 -- Career education directed at training older people to work in human services can help older adults help themselves, their peers, and others. This paper encourages older people to take up new or second careers.

SOUND MIND, SOUND BODY

Every man desires to live long,
but no man would be old.

--Jonathan Swift,
Thoughts on Various Subjects

Good health is the most valuable commodity you can carry into retirement, and to some extent it can be stored. It is true, of course, that you do not suddenly, at retirement, become another person physically; the immediate psychological impact generally is much greater. But mental stress can have a significant influence on physical condition over the long run, so good health is attitudinal as well as physiological. Both physical health and mental well-being are vital to the retiree; and both are the result of lifelong care.

Three essential ingredients of physical health are good nutrition, sufficient exercise, and regular medical checkups. Good nutrition means eating the right kinds of food, and in the proper amounts. The kind and extent of physical exercise depend on your general health as well as regularity of the activity. Medical examinations at regular intervals can detect problems in their early stages, thus lessening your chances of serious illness.

Good habits formed earlier in life can help you stay healthy, so that you can enjoy a long and vigorous retirement. And with the astronomical cost of medical care, your good health is an investment that will pay multiple dividends in the future. Whatever your present age, it also is possible to turn over a new leaf and embark on a program of personal improvement. However, you should consult a physician before making radical changes in your diet or undertaking strenuous exercise. Perhaps moderation in all things should be the watchword.

Certainly, as you age, maintaining good health will become increasingly a concern to be reckoned with; but with precautionary measures you should be able to look forward to years of active retirement. At the age of 25, you would never consider writing off the next 20 years of your life, so why do so at 55?

Nor is it prudent to ignore your mental health.

Particularly when you are on the verge of retiring, a positive frame of mind is essential to making a smooth adjustment to a new life style. Further, the tensions and anxieties that frequently accompany any departure from long-established routines can effect physiological reactions; mental and physical states are inseparably intertwined.

For this reason, retirees often are counseled against making abrupt alterations in their social lives simultaneously with the withdrawal from their working careers. Instead of moving to Florida or Arizona and picking up an entirely different life style, you may be better advised to maintain supportive contacts with friends and acquaintances, to continue living in the same hometown, to stick to familiar shopping and visiting patterns until retirement routines become ingrained. Later, you will be more capable of rationally balancing the advantages and drawbacks of making additional changes. An awareness of the impact that health and attitude have on ultimate enjoyment of retirement should be integral to any pre-retirement program your school or district staff development office provides. Fortunately, sources of counseling to help you through the interim period of adjustment are as numerous as your problems, and you should never hesitate to seek such aid. In addition to retirement planners, you may want at various times to consult your doctor, your minister or priest, a vocational or educational advisor, a counselor or psychologist at a mental health clinic, or personnel of other social agencies. All of these persons can offer individual attention to your particular situation.

The emphasis given in this publication to approaching the retirement decision with a positive and realistic attitude underscores the belief that mental preparedness is the most crucial form of pre-retirement planning. If you are not emotionally ready to retire, you probably should postpone the decision, until you can explore your options and alternatives sufficiently to reassure yourself. Retirement is above all the final rite of passage in our society; it should not be undertaken too soon, nor too late.

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Halpern, Doryan. The Relationship of Work Values to Satisfaction with Retirement and Future Time Perspective. New York: Columbia University, 1967. 93pp. ED 028 380 (Not available from EDRS. Avail.: University Microfilms, 300 N. Zeeb Rd., Ann Arbor, MI 48106; #67-14,049, MF \$3.00, PC \$4.80.) -- This study found that the importance attached to the intrinsic aspects of work are not related to retirement satisfaction. Other findings suggest the importance of individual personality in determining retirement adjustment, and of cultural, socioeconomic, and personality factors (as opposed to chronological age alone) in determining a person's perspective on the future.

Hearings Before the Select Committee on Nutrition and Human Needs, U.S. Senate, 92nd Congress, 2nd Session. Part 2--Nutritional Needs of Nation's Older Americans. Washington, D.C.: U.S. Senate, June 14, 1972. 180pp. ED 072 140 (MF/PC) -- Appended to presentations by a number of witnesses are miscellaneous articles, publications, and tables submitted both by the witnesses and by the National Council on the Aging, the National Retired Teachers Assn., the American Assn. of Retired Persons, the Bread and Law Task Force (Burlington, Vt.), and other organizations.

Heflin, Thomas L. A Self-Report Measure of Life Satisfaction in Retirement. 1969. 13pp. ED 122 181 (MF/PC) -- This research report had as its main purpose the derivation of a self-report measure of life satisfaction in retirement through the use of a mathematical technique known as factor analysis.

Janovy, David Lee. Post-Retirement Activity and Adjustment to Occupational Retirement; A Reexamination within a Framework of Role and Self Theory. Lincoln: University of Nebraska, 1967. 242pp. ED 024 892 (Not available from EDRS. Avail.: University Microfilms, 300 N. Zeeb Rd., Ann Arbor, MI 48106; #67-10,665, MF \$3.15, PC \$11.05.) -- The importance of activity was seen as dependent on perceptions of the retirement role and on self-concepts. Subjects (about 240 male retirees) were divided into two categories: those who viewed retirement in terms of work-related values, and those who viewed it in terms of leisure. The prediction, that good adjustment would be highly related to "instrumental-service" activity in the former group, and to "expressive-pleasure" activity in the latter group, received moderate support.

Marshall, Douglas G., and Richard C. Hill. The Process of Growing Old: A Test of the Disengagement Hypothesis. Madison: University of Wisconsin, Dept. of Rural Sociology, September 1968. 14pp. ED 045 938 (MF/PC) -- Results of this study of the correlation between aging and disengagement indicated that variables other than age may be more germane to disengagement among people 65 or older. A theoretical approach to aging is needed that emphasizes age-related transitions in social positions, instead of chronological age as such.

Marshall, Douglas G., and Richard C. Hill. Social Rank, Morale, and

Anticipatory Socialization to the Retirement Position. Madison: University of Wisconsin, Dept. of Rural Sociology, August 1968. 15pp. ED 045 937 (MF/PC) -- The aging process is seen as continual adaptation to transitions in social positions and associated role relationships. Exploration of the influence of social rank shows that the higher the social rank, the higher the anticipatory socialization to retirement.

Oyer, Herbert J., and E. Jane Oyer, eds. Aging and Communication. Baltimore, Md.: University Park Press, 1976. 297pp. ED 128 860 (Not available from EDRS. Avail.: University Park Press, Chamber of Commerce Bldg., Baltimore, MD 21202; \$14.50.) -- Discusses the importance of communication to older people. Chapters cover such topics as basic considerations in communicating with older people, the retiree's perspective on communication, generation gaps, mass media and aging consumers, hearing disorders, and other communication considerations in health care of the aging. Other discussions review legal and public problems, organized religion, special living arrangements, and the roles of communications specialists, organizations, and social workers serving the elderly.

Plotz, Robert L., comp. A Survey of Recent Articles on Work, Retirement, and the Elderly. New York: City University of New York Center for Advanced Study in Education, August 1976. 56pp. ED 145 287 (MF/PC) -- This paper, a collection of summaries of recent articles on attitudes toward work and retirement, is divided into three sections on background, work, and retirement. The section on "work" covers (a) Status of Work and Retirement Around the World, (b) Characteristics and Capacity of Older Workers, (c) Meaning of Work to Older Workers, and (d) Possible Solutions to the Problem. The "retirement" section covers (a) Work and the Decision To Retire, (b) Retirement Preparation, and (c) Retirement Policies.

Ragan, Pauline K. Socialization for the Retirement Role: "Cooling the Mark Out. Washington, D.C.: National Science Foundation, RANN Program, August 1977. 12pp. ED 149 240 (MF/PC) -- Socialization to the retirement role needs to be examined separately for men and women because of the great differences in their life cycles and work patterns.

Sheldon, Alan, and others. Retirement Patterns and Predictions. Rockville, Md.: National Institutes of Mental Health (HEW), 1975. 156pp. ED 119 050 (MF/PC) -- In a complex technological society, retirement does not consist of a relatively simple change in status from the role of worker to that of nonworker, but has important personal and interpersonal implications that affect the retired person's individual and social existence. This monograph describes a study of compulsory retirement among urban males and females. The data reported are largely concerned with the prediction and nature of responses to the retirement event, and implications for the development of pre-retirement programs.

Walker, James W., and Karl F. Price. Retirement Choice and Retirement Satisfaction. Paper presented at the annual meeting of the Gerontological Society, Louisville, Ky., October 27, 1975. 16pp. ED 122 182 (MF/PC) -- When to retire is the key decision in the retirement process--whether the decision is incumbent on the individual

(voluntary) or the organization (mandatory). This study explores whether individuals who retire voluntarily will be more satisfied in retirement than individuals who were retired under a mandatory program. Slightly more than half of the 1,486 respondents indicated that they had retired voluntarily. Retirement satisfaction was measured using the Retirement Description Index (RDI) by Smith et al. All four scales of the RDI--Finances, Health, People, and Activities--as well as a total satisfaction score showed significantly higher scores for the group who retired voluntarily. Explanation of the difference may be that voluntary retirees made more plans for retirement, had higher retirement incomes, and retired with a generally more favorable outlook toward old age and retirement.

Wiley, Mary Dale. Psychological Problems of Normal Aging: Implications for Public Library Service. May 1975. 85pp. ED 111 407 (MF/PC) -- Few people are conditioned in the middle years to cope with the prospect of old age and retirement. If public libraries could act as the liaison in this transition, perhaps more people would be prepared to lead productive lives after age 65. Public libraries set aside sections for children and young adults but fail to do the same for the elderly. This age group has very little to occupy their time or minds after retirement, and may regress to the point of turning their energy inward, which can result in psychosomatic disorders, death wishes, or depression. This energy could be channeled into continued education, pursuit of a new interest, or interchange of knowledge. The public library could and would be the most logical coordinator of such a program. A bibliography is inserted at the end of each chapter with a glossary and list of available literature appended.

Williams, Richard H., and Claudine G. Wirths. Lives Through the Years; Styles of Life and Successful Aging. New York: Atherton Press, 1965. 306pp. ED 030 816 (Not available from EDRS. Avail.: Atherton Press, 70 Fifth Ave., New York, NY 10011.) -- Results of the Kansas City Study of Adult Life indicated that people do age successfully in our society, but the minority, who do not, absorb a disproportionate amount of others' energies while having a negative influence on the mental health of those around them. It was concluded that successful transition to old age may be achieved through any of six life styles: world of work, familism, living alone, couplehood, easing through life with minimal involvement, and living fully.

Books and Articles

Busse, Ewald W., M.D., and Eric Pfeiffer, M.D. Behavior and Adaptation in Late Life. Second edition. Boston: Little, Brown, and Company, 1977. -- In this comprehensive multidisciplinary volume, the authors focus on the social and demographic characteristics of the aging population, the psychological phenomenon of growing old, common physical ailments in aging, intelligence and cognition in later life, the economics of retirement, and the living and housing arrangements of older adults. Current theories of aging are discussed in relation to how people adapt to growing old. This is a valuable resource book for health planners, social welfare workers, nurses, teachers, and others interested in the field of human development.

Comfort, Alex. A Good Age. New York: Simon and Schuster, Inc., Fireside Paperbacks, 1978. -- A compilation of readings on specific topics of interest to the aging adult. Many of these topics are health related, looking both at health problems such as hypertension and diabetes and at health promotion behaviors such as exercise and diet.

Corbin, Dan H. "Brighter Vistas for Senior Citizens: Salient Thoughts." Journal of Physical Education and Recreation 48 (8): 52-53; October 1977. EJ 172 801 -- Acquiring diversified interests early in life provides for a continuation of self-fulfillment after retirement.

Frank, Helen. "Retirement: An Ego Alien View." International Journal of Family Counseling 5 (1): 44-47; Spring 1977. EJ 163 909 -- A needed classification of attitudes toward the work ethic is advanced. A radical departure from our retirement policy toward those over 65 years of age requires additional competence on the part of counselors in the field of aging.

Healthy People: The Surgeon General's Report on Health Promotion and Disease Prevention. U.S. Department of Health, Education, and Welfare, PHS Series No. 79-55071, 1979. (Avail. U.S. Government Printing Office.) -- Reviews the major risk factors to good health, defines specific health goals for each age group through the life span, and describes some actions that can be taken in the areas of preventive health services, health protection, and health promotion. Two chapters are of particular interest here: Chapter VI, "Healthy Adults," and Chapter VII, "Healthy Older Adults," reviews the health needs of these age groups and defines specific health goals. Section III identifies some specific actions to meet these goals.

Kawabori, Chisato. "The Aged: An Opportunity for the Educator." Health Education 6 (4): 6-7; July-August 1975. EJ 135 264 -- Courses designed to encourage understanding of the aging process will help today's young people cope with old age.

Promoting Health and Preventing Disease: Objectives for the Nation. Drafts from Atlanta Conference of June 13-14, 1979. Washington, D.C.: U.S. Dept. of Health, Education, and Welfare, August 1979. -- Although this is only a working document in the draft stage, it is valuable to individuals interested in planning programs to meet health needs of specific population groups. Sections applicable to the older adult include hypertension, accident prevention and injury control, smoking, alcohol and drug abuse, nutrition, exercise, and stress. Each section reviews the nature and extent of the problem, then discusses prevention and promotion measures to meet specific health objectives.

Ramoth, Janis. "A Plea for Aging Education." Health Education 6 (4): 4-5; July-August 1975. EJ 135 263 -- A need exists for reeducation of the general public to dispel myths concerning the nature of maturity and aging. Health educators are obligated to work toward this end.

Wallace, Bill C. "Aging: Health Education's Responsibility." Health Education 6 (4): 8-10; July-August 1975. EJ 135 265 -- Health education must be programmed so that all persons, regardless of age, may take part in learning for better health throughout their lives.

LIFE SPACE FOR LEISURE

Oh blest retirement! friend to life's decline--
Retreats from care, that never must be mine.
How blest is he who crowns, in shades like these,
A youth of labour with an age of ease!

--Oliver Goldsmith, Deserted Village

When you've finished your work, make time for play! Just as most retirees benefit from some type of post-retirement occupation, they also need to practice the gentle art of relaxation. Stress and tension contribute to the physical aging process; rest and leisure give respite for both mind and body to be rejuvenated.

Preparation for what William Laas terms "life's longest weekend" not only takes account of personal pleasures; it also weighs the wants and needs of other family members. As your daily routines are discarded and new ones form, interactions with your family and close friends also change--perhaps subtly, often drastically. Be aware that your new-found "free" time is yours alone; take care not to tread on the unchanged life patterns of those nearest to you. For their schedules and yours to meld harmoniously, you must be sensitive to their feelings.

Particularly if your retirement results in a move, either to be closer to other family members or actually to live with them, you must anticipate the dangers of too much togetherness. Take steps to counter such difficulties by avoiding dependence on others and by developing outside interests. Learn the other resources you can tap for your own fulfillment.

Communities generally have recognized the value of leisure by budgeting for and providing publicly supported activities for all age groups--including many specifically suited to older citizens. Activities for retirees range from physical exercises and games to social functions.

Religious and service clubs also support group activities for retirees. In addition to sponsoring social affairs, these organizations attempt to involve retirees actively in their projects and functions. Such clubs are a major meeting ground for intergenerational socializing; their projects combine service and pleasure in equal parts.

Education institutions--public schools as well as colleges and universities--feature a variety of continuing education programs and courses, including offerings designed for older adults. The programs may offer instruction that is practical or esoteric. They may be taken for credit or for self-enrichment. Lifelong learning may be a means to an end, or an end in itself. As a teacher, you may find continuing education a most rewarding retirement pastime.

In addition to formal education programs, you can take advantage of the resources of museums, public libraries, little theatre, and music clubs, which frequently offer free or low-cost activities--lectures, concerts, plays, or art exhibits. You may be called on to share your talents in these areas as community cultural affairs depend on local participation.

Such organized activities supply needed outside contact with persons of different generations as well as with others your own age. But you also need to develop personal resources; individual interests that draw you out of yourself but do not rely on group participation. Hobbies as varied as woodworking, collecting stamps or books, photography, sewing, and painting give enormous pleasure. They may lead you to contacts with those who have similar interests, but they do not depend on others for enjoyment. Reading, the most solitary of habits, enlarges your perspectives and makes you an interesting conversationalist.

These pursuits can be extensions of lifelong interests; but retirement is also a good time to explore new fields. You may find a casual exploration of a leisure activity can spark a passionate involvement, even a budding career. What begins with mild curiosity may become your reason for waking up each morning. Knowing you have something to look forward to every day--unfinished business--can have a salutary effect on your mental outlook, and can keep you physically vigorous as well. Leisure activities are more than just a means of killing time; they are an antidote to the boredom that idleness brings.

Certainly, for retired teachers who have experienced few idle hours throughout their careers, moments of sheer relaxation are welcome. But you may discover that relaxation itself is a new physical skill to be learned. As distinguished from its passive connotations of rest and leisure, relaxation also is a purposeful activity intended to bleed off your body's tensions; for a brief discussion of

relaxation as a discipline, see: A. B. Frederick,
Relaxation: Education's Fourth R (ED 164 497, or available
from the ERIC Clearinghouse on Teacher Education, \$1.00 per
copy).

Nor are the physiological payoffs of mild physical
exertion to be ignored; although you should take up
strenuous sports only with the approval of your physician.

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SCENARIO FOR A FUTURE

You are, let us say, 55 years old. You have taught for a number of years in public schools, long enough to be eligible for retirement in your state. You know that, with continued good health, you are capable of teaching another 10, perhaps even 15, years, but you feel a restlessness for new horizons and greener pastures. Yet, in times of economic uncertainty, you hesitate to trade your comfortable if not munificent salary for a reduced retirement income. Just as strong is your reluctance to cut yourself off from the people and concerns of a lifelong career--to forfeit, in a sense, your role in society. Voluntary retirement is an important step in your life, and the decision to take it is not lightly made.

Because most systems provide, at the least, periodic workshops and seminars on retirement for their teachers, you can discuss your conflicting thoughts and your misgivings with a pre-retirement counselor. As you pursue your investigations, you will also discover that a number of organizations exist to represent the interests of a growing retiree population, and that these groups have available a variety of materials to help you plan for retirement. You will come to realize that retirement can be--and ought to be--a positive life passage. With this century's improvements in health care and social service, you can expect to live well beyond 70 years, and without any real fears of deep poverty.

Above all, you will discover that the decision to retire depends on you--on your readiness, your willingness, and your ability to take that important step. Because society increasingly recognizes that maturity and experience are to be valued, and that chronological age has less bearing than physical aging on continued productivity, the trend is away from imposing any arbitrary retirement age, and toward letting the individual situation determine that choice. If you are to take full responsibility for your own future, then, you need to begin thinking and planning early for your retirement years.

Whatever your age, today is not too soon.