



Not Your
Parents'
Retirement:

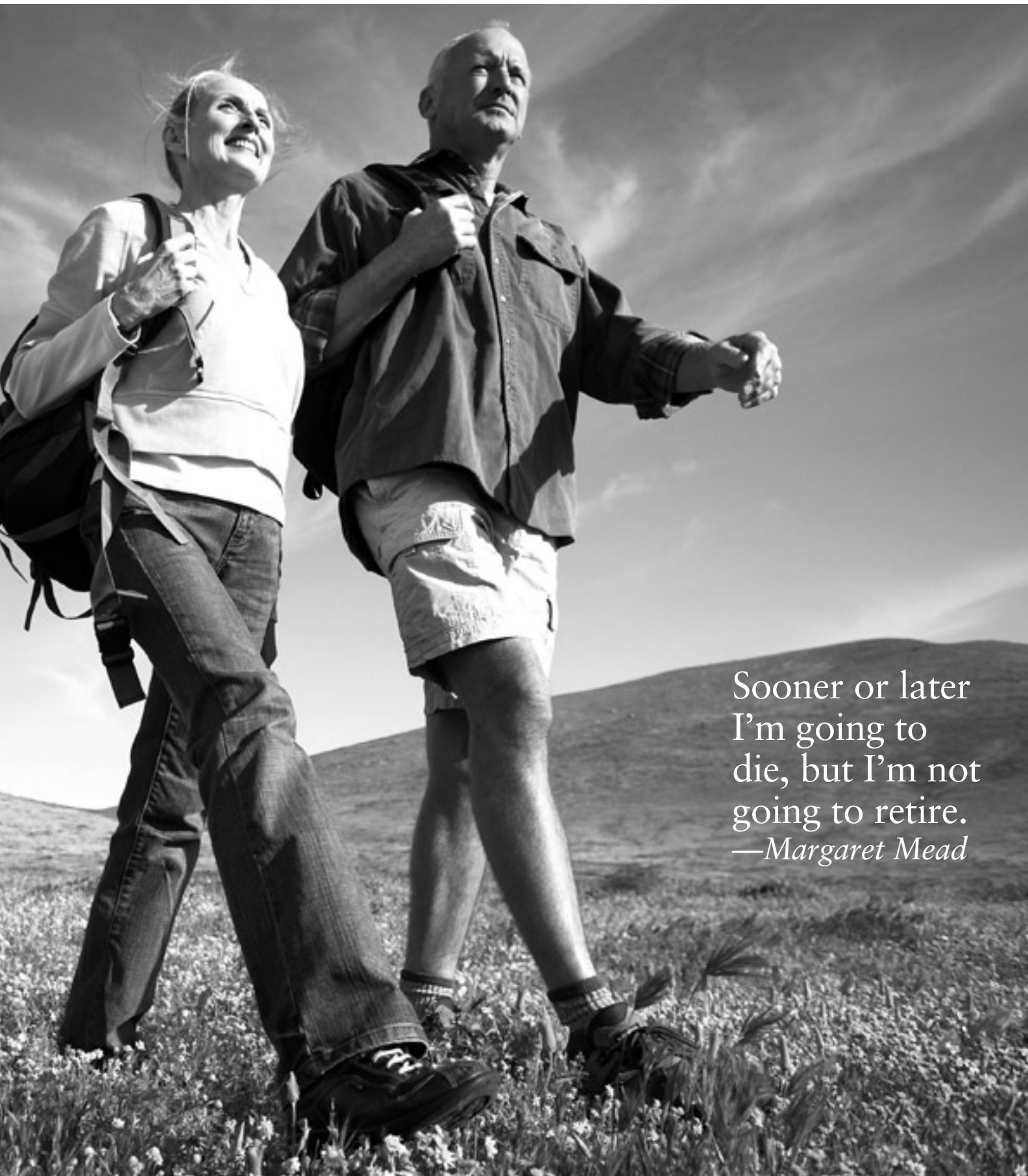
Preparing for the Next Boomer Revolution

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Iconic 1960's wild man Dennis Hopper, who once spread mayhem across America in *Easy Rider*, appears on your television screen and begins talking to you about...retirement. He's the new spokesman for Ameriprise Financial, and he's here to talk about financial planning. The long, strange trip of the baby boomer generation may be moving into its next phase, but these one-time revolutionaries are not going easy into that good night. As Hopper makes clear in his inimitable way, "I just don't see you playing shuffleboard. You know what I mean?"

Redefining Retirement

The idea of spending one's "golden years" in a rocking chair is vanishing with extraordinary rapidity. About 70% of baby boomers (those born between 1946 and 1964) have a hobby or special interest to which they will dedicate a lot more time once they retire. And 68% plan to spend plenty of time on recreation. Most intriguingly, 63% of boomers feel younger than their actual age, even as they get older and face more health concerns. The mean age among baby boomers is 47, but the mean age that this generation feels is 40 (AARP, 2004). Retirement is increas-



Sooner or later
I'm going to
die, but I'm not
going to retire.
—Margaret Mead

ingly seen as an extended playtime, with opportunities to take up pursuits like scuba diving and exotic travel, which time constraints and financial obligations previously held out of reach.

While much fun is being had, there's also plenty of work. In fact, 79% of boomers plan to work in some capacity during their retirement years (AARP, 2004). A statement like this would have seemed like a non sequiter 20 years ago, but the bright line between work years and retirement years has been steadily eroding. It's now much more common to think in terms of *phased retirement* (Chen & Scott, 2006). As one's post-retirement years stretch into the 80s and beyond, the age of 65 is no longer the quasi death knell it once was. With a significant amount of time to plan for, professionals transition from 9-to-5 work to the flexibility of consulting. Trades people make the move from full-time labor to seasonal or occasional work. Some take up new careers, and

others begin new lives as volunteers (Cummings, 2004).

Who Am I Now?

Of course, even with these changes, some retirement issues remain the same. For example, some parents have a difficult time letting go of their children and moving into the next phase of their lives. While many parents will have no trouble dropping their teenage children off at college and then heading out for a week in Cabo San Lucas, others will have a harder time disconnecting. They continue to call, monitor, and attempt to maintain control at a level that is no longer appropriate. These "empty nesters" struggle to build an identity other than that of parent.

Many individuals also have trouble letting go of work identities. Even the opportunities to transition over time may leave people uncertain of their identity. Someone who has 40 years—and a tremendous amount of self-esteem—invest-

ed in a particular work-related role can suddenly be faced with challenges they haven't experienced since adolescence. Who am I? How am I? Who is my peer group? What do I care about?

The spousal relationship is another area of very significant changes. Many people go from seeing their spouse only during evenings and weekends to a 24/7, in-your-face marriage—something they may never have experienced before. No matter which member of the couple is retiring, the relationship is going to change. And if both are retiring at the same time, these changes can be tremendous: sometimes liberating, sometimes catastrophic.

Leading Your Clients To a New Place

Traditional discussions about retirement would have included encouraging your clients to stay active and not cut off from the world. While this may apply to some, many will be having an entirely differ-

AARP: ORIGINS AND A CHANGING MISSION

WHAT IS AARP?

AARP is a nonprofit membership organization for people age 50 and over in the United States. They currently report a membership of 35 million and are known for providing services like informing the membership and the public on issues important to their age group; advocating on legislative, consumer and legal issues; promoting community service; and offering products and services appropriate for the 50+ age group. AARP notes that a quarter of the U.S. population falls in the 50+ category.

People do not have to be retired to join, and in fact, 44 percent of AARP members work part time or full time. For these reasons, AARP shortened its name in 1999 from the American Association of Retired Persons to just four letters—AARP. The median age of AARP members is 65, and slightly more than half of them are women.

HISTORY

Dr. Ethel Percy Andrus, a retired high school principal, founded AARP in 1958. AARP evolved from the National Retired Teachers Association (NRTA), which Dr. Andrus had established in 1947 to promote her philosophy of productive aging, and in response to the need for retired teachers for health insurance. At that time, private health insurance was virtually unavailable to older Americans. It was not until 1965 that the government enacted Medicare, which provides health benefits to persons over age 65. Dr. Andrus approached dozens of insurance companies until she found one willing to take the risk of insuring older persons. She then developed other benefits and programs, including a discount mail order pharmacy service. Over the years, NRTA heard from thousands of others who wanted to know how they could obtain insurance and other NRTA benefits without being retired teachers. After 10 years, Dr. Andrus realized

the time had come to create a new organization open to all Americans. Today, NRTA is a division within AARP.

Since its inception in 1958, AARP has grown and changed dramatically in response to societal changes, while holding onto its founding principles: To promote independence, dignity and purpose for older persons; to enhance the quality of life for older persons; and to encourage older people "To serve, not to be served."

CHANGES IN THE AARP OUTLOOK IN RECENT DECADES

The most significant change in AARP outlook has been to focus more on the baby boomers. Over a quarter of them are old enough to join AARP, and they are joining at about the same rate as their parents joined when they were the same age. The oldest of the boomers will reach 65, traditional retirement age, in 2011, and many will retire earlier, or at least start getting Social Security in 2008. These dates will be milestones in one of the most profound social changes in American history.

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GEORGE SIMHONI/MASTERFILE

The 50+ population in the U.S. will more than double over the next 35 years, which is changing the fundamental age distribution in the nation's population. In 1900, only 13 percent of the population was age 50 or over. In 2000, it was 27 percent. By 2020, it will be over 35 percent. Boomers, born between 1946 and 1964, focus not so much on age as on lifestyle. To them, growing older is not simply a matter of just getting by; it's about being vital and enjoying the lifestyles they choose. Moreover, boomers want things their way, they want them now, and they want to be involved in the experience. So not only are the baby boomers leading a demographic revolution that is changing the way we think about aging, they are also leading a consumer revolution that is changing the way America does business.

For the first 40 years of AARP's existence, the organization did little to proactively influence how the organization was perceived. They built a powerful brand largely through the way they

operated, what they accomplished, and the value delivered to members. As the baby boom generation began reaching membership age, AARP determined that if it was to remain personally relevant to this new generation of members, it was important to clarify and expand the organization's image, largely to make sure that perceptions of what the organization is and what it stands for match reality. AARP clarified its position in 2002 with the introduction of a new slogan: *The power to make it better*. This positioning focuses on the organization's true purpose of creating positive social change and recognizing that the most meaningful "value" is positive social change. This positioning is intended to help members and prospects understand that AARP can give them the power to make things better—for themselves personally, for their families, and for society at large.

Sources: AARP Web site and www.americasgreatestbrands.com.

ent kind of experience. Instead of their world constricting, they may be entering a world of vastly increased possibilities. Newly freed from the constraints of children and a heavy workload, they find themselves entering a world that's dizzying in scope.

A therapy goal in this instance may be to help clients *embrace* identity change instead of resisting it. It's possible to reframe this free-floating and even frightening experience as an opportunity for rebirth. Old roles have been fulfilled, old responsibilities taken care of. Now is the time to break free from long-familiar constraints and try something new. Desires and interests, which have been on hold, can now be fulfilled. Instead of a world without moorings, it can be a chance to explore a world of new opportunity. There is a prevailing cultural myth that creativity and inspiration are the domain of the young. Yet, history is replete with examples of people completing their greatest works after age 60. After all, Michelangelo did not begin working on St. Peter's Basilica until he was 70, and Frank Lloyd Wright did not

They may take the skills and personal connections acquired during a life-long avocation and build them into something much larger.



complete the Guggenheim Museum until he was 89 (Gergen & Gergen, 2004).

New Roles:

What Are the Options?

A recent study of 100 retirees identified a number of different ways people are currently approaching retirement (Schlossberg, 2004). For example, there are:

■ **Continuers.** This group continues to make use of existing skills and interests. They may keep working, but dial down their commitments. Or they may take the skills and personal connections acquired during a life-long avocation and build them into something much larger. A hobbyist may open a business related to the hobby, or an expert in a field may choose to write about what they've learned.

■ **Adventurers.** Life really opens up for this group. They take advantage of their newfound freedom to go in new directions, and may surprise friends and family with interests they've never discussed before. These are the middle managers who become ski instructors, and the short-order cooks who take up spelunking.

■ **Searchers.** In this group, you'll find retirees who want to try out many different options. They use their time to sample the smorgasbord of life. After a season of bowling, perhaps a summer building campsites for disabled children, then a trip to Stonehenge.

■ **Easy Gliders.** For these people, it's all good. The best way to experience a day is to let it unfold. Unscheduled, unhurried, they cruise through their retirement years with laid-back aplomb.

■ **Involved Spectators.** People who are interested in their world, but want to engage in a less active way, often become Involved Spectators. For example, a former stockbroker may become involved in watching the stock market and blogging about it.

■ **Retreaters.** This group tends to back off from the world, let go of former relationships, and possibly sink into depression.

ARIEL SKELLEY/GETTY IMAGES

Impact on the Field

As the population bulge represented by the boomers moves into the retirement age bracket, the American workplace will suddenly face a larger than usual exodus. This will affect the ranks of psychotherapists as well. A third of all professional therapists are expected to retire in the next several years (Bureau of Labor Statistics, 2006).

What does this mean for you? For those entering the workforce, this mass retirement will create a foreseeable increase in available positions. In fact, there will be more positions open than there will be graduating students to fill them (Bureau of Labor Statistics, 2006). There are other factors at work as well. Employment of MFTs is growing in general as more people become comfortable with seeking professional help. Partly, this is due to our success at diminishing stigma and other social barriers to service, although there is still much to accomplish on this front (Miller & Slive, 2004). Plus, more people are expected to use therapy as society focuses on ways of developing mental well-being, such as controlling stress (Bureau of Labor Statistics, 2006). A visit to your local bookstore will confirm the broadening popularity of counseling and self help issues.

But as these new changes bring new promise for those retiring, and new opportunities for those entering the field, we must work to make sure we do not lose the accumulated wisdom and expertise of our retiring members. They are the creators and developers of the field, and the jewel of our professional membership. We must endeavor to keep them involved, seek out their advice, and continue to engage them in the common dialogue.

Recognizing That Not Everyone Can Afford Retirement

While it is clear that the retirement of baby boomers will have an impact on many areas of life and work, it is important to recognize that not all boomers are able to enjoy retirement; not because they don't want to, but because they can't

afford to stop working. While most economists report that boomers in total will be much better off than their parents, and much less likely to live in poverty, many will face difficult challenges. Some aging Americans are forced to decide between purchasing life saving medications and food given their lack of funds and increasing medical needs. When commenting on this dilemma, Notre Dame economist Teresa Ghilarducci asks "So what is the meaning of retirement if the only way you can live is to work? The answer is, there is no meaning to retirement anymore, it's the end of retirement" (2006).

Get Ready

This is going to be a time of tremendous change as the baby boomers redefine what it means to be "retired." If the past is any indication, this transition will be surprising, memorable, and a good time to fasten your seatbelt. In the words of gonzo-actor-turned-financial-company-pitchman Dennis Hopper, "Your generation is definitely not headed for bingo night." ○



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