

## **Retirement USA!**

(In Retirement Today a UK publication Winter 2008 written by Dr. John Copelton of Queens University Belfast)

In July this year Dr John Copelton, a Senior Careers Adviser at Queen's University, Belfast visited the United States on a Churchill Fellowship to study initiatives aimed at improving the quality of life of retired older adults. Over a four week period he visited nine states and met with representatives of over thirty organisations. In this article he talks about some of the people he met in Boston.

### **What's Happening To Retirement?**



Boston College Campus

On a blazing hot day I travelled to the beautiful campus of Boston College to meet Dr Mike Smyers from the Centre on Aging and Work. What makes the Centre unusual for an academic study group is the close connection it has forged with local companies. By establishing partnerships with major employers in the region the Centre has obtained access to over 7000 employees, allowing them to explore what people are thinking about retirement even before they have retired! In the 1960's and 70's the average age of retirement in the United States was getting slowly lower but since the mid 1980's this trend has stopped and if anything is beginning to reverse. Why is this happening?

According to Mike's research there are four main reasons –

- People need to work longer in order to fund retirement across a longer life span.
- They believe that keeping working in some way equates to staying healthy.
- Many people actually enjoy what they do and do not wish to retire.
- Family responsibilities – many older workers are also caring for dependent family members and need to continue working to fund the costs.

Another trend that has become clearer thanks to research by Dr Smyers and his colleagues is for workers to “phase” their retirement by reducing their working hours rather than experiencing a sharp transition from working to not working. Increasingly older workers are also looking for flexibility in the hours they work. The old concept of retirement as a complete cessation of employment appears increasingly outdated.

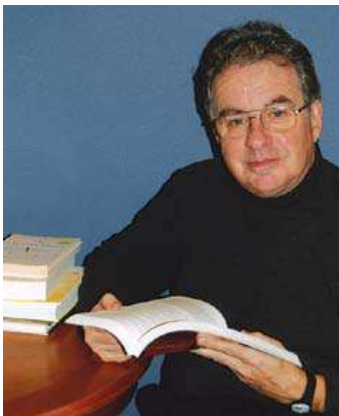
## What Do You Do All Day?



John with Carol Greenfield and Shirly Selhub of Discover What's Next

We all love enthusiasts and no one I met during my visit the United States was more enthusiastic about what they were doing than Carol Greenfield, Founder and President of Discovering What's Next, an organisation intended to help midlife and older adults negotiate the transition to retirement.. I thought it was a little odd when she asked if we could meet in her local library, but Carol is a very persuasive lady and she had convinced the Chief Librarian to allow her to use one of their rooms to hold meetings in order to address what Carol saw as an unmet community need. Carol used the space to invite local people to discuss issues such as financial planning for retirement, staying healthy, local opportunities for civic engagement and leisure activities. She trained volunteers as “Transition Navigators” who help older adults find the resources they need, as well as organising what she calls “Meetings Up” – informal discussion groups who meet regularly to air any retirement related topic of concern. As well as all this Carol and her team have created their own website and publish a regular e-newsletter. When the Chief Librarian saw the work that was being done she offered them space for an open plan office on the third floor of the library, complete with a well stocked reference section. This was my first experience of a library where talking and laughing were actually encouraged! Discovering What's Next is clearly meeting a need.

## Staying At Home



Steve Roop, President of Beacon Hill Village

My last visit in Boston was to the home of Steve Roop, President of Beacon Hill Village, which many people in the USA consider a model of community self-help. Steve told me how it all started - One wet and windy night a local husband and wife returned home to find that their roof had sprung a leak. The intrepid husband tied a rope around his waist and crawled out onto the roof while his wife clung to the other end of the rope. He managed to repair the leak and crawled back in to safety, at which point his wife remarked "I think we are getting too old for this sort of thing!" This story went the rounds among their friends and neighbours and started them all thinking and talking about how they would cope with everyday problems as they grew older.

They came up with three key ideas that have remained central to the Beacon Hill Village concept ever since—

1. Concierge facilities, including help with home repairs and shopping.
2. Community building through a monthly programme of activities that includes guest speakers from the arts, politics and the media, visits to concerts and museums and dining out evenings.
3. A backstop for when they have health problems e.g. if they have to go into hospital for a few weeks, their home is taken care of.

You might think that all this is fine and good for the wealthy residents of downtown Boston, but Steve assured me that the cost per person amounted to approximately £250 per year. To help keep costs low, members organise fund raising events. They have also produced a guidance manual which they sell to raise funds. Beacon Hill Village has become a model of best practice which has featured in the New York Times and the Washington Post.