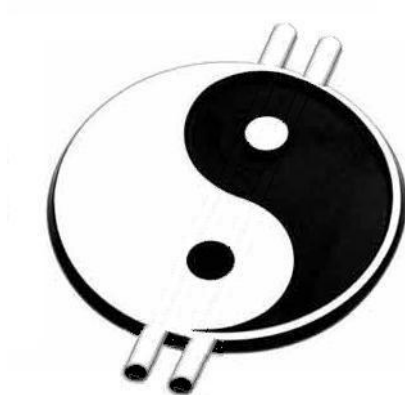


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The Association's primary purpose is to help bridge the gap between financial and life planning specialists, by supporting the development of methods and tools to further integrate them, and by supporting the establishment of viable ways for individual practitioners to work together. *The Integrative Adviser* advances this goal by providing education and publicity concerning holistic planning and advice concepts to our primary constituencies: the financial industry (financial companies and advisers), the life planning movement (individual practitioners and organizations that support them), other supporting organizations (such as employers and voluntary associations), and the broader community (including journalists, academics, and the general public).

We encourage people with diverse interests and views to contribute articles to *The Integrative Adviser*. If you have an idea or a manuscript to submit, contact the General Editor.

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*The Life Planning Movement: Accelerating Growth, Acceptance, and Innovation**

by Helen Dennis, Doug Dickson, Andrea Gallagher, Meg Newhouse, and Chuck Yanikoski

Life planning is a relatively new idea. It has no universally accepted definition and no credential to validate its practitioners. It is multi-disciplinary by its nature and many different specialties lay claim to the principles and practices of life planning.

Yet at this early stage in the emergence of this new field, exciting things are happening. From a period in which activity could fairly be characterized as a series of experiments, patterns are beginning to emerge, the pace of innovation has quickened, and growth has accelerated beyond the capacity of most to stay well informed.

Popular awareness of life planning lags its development as a professional discipline, but there is increasing acceptance of the notion that people in the second half of life can benefit by intentional and holistic preparation for the complexities and possibilities of later life. There is also greater awareness that financial planning alone is insufficient to address the full range of issues that people encounter at midlife and beyond.

The purpose of this article is to take a step back and to look at where we have been, where we are now and where we are headed in an effort to document our progress. To the extent

that life planning is a movement in the making, it is important that we understand the context out of which it emerged, what shape it is taking, and the nature of the challenges and opportunities that lie ahead.

With this information, we can better envision the future of this enterprise, apply lessons learned from its early development, anticipate the need for new structures and approaches, and build in a coherent way on the foundation that has been laid.

Part 1: Where Have We Been?

The roots of life planning

The roots of life planning lie in retirement planning, which is not new.

Services can be traced back fifty years to conversations between employer and employee about pension benefits and insurance coverage. In 1948, the first retirement-planning program was initiated by Woodrow Hunter of the University of Michigan. The program was directed to people already retired to teach them how to get the most out of their later years. From this experience, Hunter developed a systematic approach to retirement education, including both financial and psychosocial issues that have served as the foundation for the field.

Other universities continued the effort. The University of Chicago, Duke University, the University of Southern

* This article is based on a presentation by the authors at the Fourth Annual International Conference on Positive Aging in Los Angeles, December 8, 2010.

California, and Drake University each made unique contributions both in program content and design. Subsequently, these services were delivered by adult educators, government departments, YMCAs, churches, industries, community colleges and labor unions.

Each decade has brought changes to the field. In the 1960s, an increasing number of private-sector consulting firms, publishing companies, universities, and advocacy organizations created retirement programs and materials. Retirement planning became part of employee-benefits departments in the 1970s.

The 1980s were characterized by new awareness of the aging population, as well as massive layoffs and retirements. During this decade the concept of life planning emerged, focusing on individuals at midlife. At the same time technology was creating new learning opportunities. The International Society of Retirement Planners, a professional organization that began at Drake University, evolved in the mid-80s. It grew from a membership of 40 to 600, consisting of professionals from corporate human resource and benefits departments, universities, financial and human services. As corporations downsized and outsourced many human resource and benefit functions, membership declined. Eventually, the organization merged with the Association for Financial Counseling, Planning and Education (AFCPE).

The 1990s were a time of corporate restructuring and a continued shift away from paternalistic practices by organizations. In corporate America, the theme of self-reliance was evident. Employees were expected to assume increased responsibility for

their own economic security, health-care and overall quality of life in retirement.

A major emphasis into 2000 and beyond continues to be the importance of saving and investing to ensure adequate finances in retirement. For many, retirement planning has become the same as investment planning, particularly as more employees are responsible for directing their own company-sponsored retirement plans.

The interplay of financial and non-financial advice

The emphasis on money, of course, is age-old, but so is the integration of financial and non-financial advice.

In ancient and Renaissance times, and even in the industrialized world up through the nineteenth century, financial advice was provided mainly to the well-to-do, and was offered by financiers or trustees (to the wealthy) and by local bankers (to the less wealthy). These advisers had personal relationships with their clients and their families, and often became trusted confidants who offered advice on all aspects of their clients' lives.

In the twentieth century, financial and non-financial advice separated. Banking and investment services expanded to the middle classes, and profits were to be made not just in managing money and in lending at interest, but in charging for financial transactions themselves. So except at the highest end of the market, financial advice became focused mainly on transactions during the 1900s. When it extended further, it dealt with amounts and methods for saving and investing, and sometimes to other financial needs, but rarely to anything outside the financial realm.

The beginnings of a return to individual financial advice within the context of the client's personal life occurred in the 1990s. Jacob Needleman's *Money and the Meaning of Life*, the path-breaking employee education program at Weyerhaeuser that morphed into the longest-running life planning program in the country, the establishment of the Nazrudin Project by Richard Wagner and George Kinder, the creation of the MetLife Mature Market Institute, and Kinder's *Seven Stages of Money Maturity* were all landmarks of this era.

Such developments have gathered momentum in the first decade of the new century, which has spawned innumerable books along with occasional conferences and several new organizations dedicated to understanding the links between life planning and financial planning, and propagating this knowledge to the professional community. Manifestations of a change in orientation are occurring in many countries and at all levels: with individual practitioners, financial planning practices, and new research institutes established at universities, and at some large financial institutions. Although these developments are still scattered and only weakly connected, and therefore represent only the beginnings of a massive change, they do appear to represent at least that.

Life Planning since 2000

In the past decade, life planning has gained a new lease on life, undoubtedly sparked by the longevity and demographic revolutions, with their "silver tsunami" of baby boomers with 20+ "bonus years" ahead. The current life planning movement has a new look as well; although its roots are in

the retirement planning models of the 1980s, it is more holistic, multidisciplinary and geared toward a new phase of life rather than "retirement" as traditionally defined. The current incarnation of life planning also has significant roots in the relatively new field of life coaching as well as the positive aging movement.

The life coaching profession contributed its holistic approach to the client's life and its view of coaches as allies who do less advising than helping their "creative, resourceful, and whole" clients envision, articulate and achieve goals that lead to a fulfilled life. The positive aging movement is rewriting the old script for aging as decline, decrepitude, dependency and social burden. One of its earliest and most visionary champions is Marc Freedman, who in 1998 created a catalytic non-profit think tank, Civic Ventures, and who led the campaign to recast the dire predictions about aging baby boomers into a huge social opportunity to capitalize on their experience, talents and desire to give back in their "encore" years.

The first decade of the new century has witnessed some impressive changes in the professional environment, responding to market opportunities:

- A shift in focus by many professionals such as coaches and career counselors and educators to the second half of life.
- A shift in the financial advising community (noted above) toward a more holistic view.
- A few training and/or certification programs for coaches, financial planners, and workshop facilitators and the Life Planning Network's self-assessment tool (the Life

Planning Competency Inventory).

- Formation of several “Next Chapter” organizations, offering programs, community support, and resources to people usually over the age of 50.
- Creation of a number of on-line communities for this same population.
- An explosion of self-help books and some web resources.
- The formation of the first professional organization for professionals working in the field of post-midlife planning -- the Life Planning Network (LPN). A sister organization, the Association for Integrative Financial and Life Planners, was also formed during this time, but it does not aspire to duplicate the face-to-face collaboration that is integral to LPN.

As evidence of and in response to these changes, the first professional association for practitioners working in the field of post-midlife planning was formed. The Life Planning Network (LPN) began in Boston in early 2002 (directly inspired by Civic Ventures), incorporated in 2005, and began expanding nationally in 2008. It is a community of professionals and organizations from diverse disciplines who are dedicated to helping people navigate the second half of life. Its focus has been to define the growing range of expertise that falls under the umbrella of life planning if it is to fulfill its promise of intentional and holistic preparation for the complexities and possibilities of later life as a common practice, accessible to all.

Part 1: Where Are We Now, and Where are We Headed?

Practitioners

A survey of Financial Planning Association members in 2009 indicates that integration of financial and life planning has begun to take hold in financial planning practices. At that time, 1,540 respondents indicated that they engage in non-financial coaching and counseling in their role as financial planners. This is a substantial number in absolute terms, representing 89% of those who answered the question. Still, it also represents only 4% of those who were sent the survey (65% of whom did not return it at all). So there is probably still a long way to go before most financial planners practice in this fashion, and even a longer way before they make it part of their normal routine and not just an occasional diversion.

For financial planners who want to be more involved in life planning, and for life planners, coaches and other non-financial specialists who want to understand more about methods of integrating life and financial issues, a variety of helpful resources are available, including:

- Kinder Institute of Life Planning.
- AIFLP / LPN Resource directory.
- *The Journal of Financial Therapy* (published by the Financial Therapy Association).
- Retirement Readiness for Retirees and Near-Retirees (by Retirement-Works, Inc.)

Unfortunately, no analytical tools exist that seriously try to integrate financial analysis with life planning issues. In fact, few analytical tools exist that

even integrate the analysis of key financial issues within the same tool, as opposed to dealing with such issues separately, and of those, very few are suitable for use by people who are not financial professionals. These few include:

- RetirementWorks II (developed by Still River Retirement Planning Software, Inc.).
- ESPlanner (developed by Economic Security Planner, Inc.)
- Fidelity Retirement Income Planner (developed by Fidelity Investments).

This leaves plenty of room for future growth and development. In the coming years, we may hope to see:

- Increased attention to life planning issues from financial advisers, as those who have begun to dabble in this area become more skilled and obtain access to better methods and tools, and as many who have held aloof from non-financial issues perceive (and/or their clients perceive) that something important is missing from their practice.
- Increasing numbers of partnerships, formal or informal, between financial planners and non-financial advisers.
- A gradual increase in legitimate content to support the marketing we are already seeing from large financial companies concerning the melding of financial and life planning goals.

Delivery models

As the life planning movement grows, a number of models for delivery of services is emerging. Each approach has its advantages and issues, and

none stands out as better than the rest on any absolute basis. All are designed to suit specific purposes and need to be judged by their ability to accomplish those purposes. In addition to differences in structure, the content delivered through each model varies in line with the opportunities each structure offers.

Solo coach/adviser model

- One-on-one (adviser and advisee)
- Spouse-partner (one at a time and jointly)
- Family (including adult children)

Many coaches/advisers come from other related specialties and are shifting their practices to focus on the second half of life. They come from career counseling, executive coaching, psychotherapy, life coaching, health and nutrition counseling, real estate sales, personal organizers, spiritual counseling, financial planning and advising. Typical of the movement is the shift among financial advisers from wealth accumulation to wealth distribution, which is at least as important and perhaps more so in terms of the challenges people face and the assistance they need.

Advantages: Potential for in-depth work with clients and families, building trust, opportunity for deeper and longer-term impact on the lives of individuals.

Issues: How to offer a holistic / integrative product, how to meet the needs of those who can't afford one-on-one advising, how to assure quality.

Workshops and courses

- Employer-based (pre-retirement)
- Community-based (faith organizations, libraries, etc.)
- Institutional (community colleges, lifelong learning programs, adult education programs, alum associations, etc.)
- Independent (Ron Mannheimer at Center for Creative Retirement, Richard Leider at Inventure Group, Shoshanna Zuboff at Harvard Business School, Sage-ing Guild, and many others)
- Fellows programs (Silicon Valley Encore Fellows, Harvard Advanced Leadership Program, Encore!Hartford, etc.)

Some programs are comprehensive and others focused on selected topics. Some are multi-day and others a few hours, or series spread out over several weeks or longer. Some are held at distant destinations, others in community with intact groups. This approach is not a one-size-fits-all solution for the masses, but is an important part of the overall growth of this market.

Advantages: Groups can be efficient vehicles for imparting information and advice. They have the added benefit of allowing participants to compare notes and learn from one another's experience.

Issues: Who will pay, is it sustainable as a business, are they scalable, how to assure quality.

"Next Chapter" organizations

- University-based
- Community-based (libraries, senior centers, independent)

There has been substantial growth across the country in these non-profit ventures with many different variations and experiments underway. They take their name from an initiative by Civic Ventures in the mid-2000s to encourage the formation of groups in various regions to support civic engagement by leading-edge boomers. Some are membership-based, others are sponsor-based, many are grant-funded. Some are experimenting with sale or licensing of products and most charge fees for programs and services.

Advantages: These organizations can potentially reach larger audiences, offer a variety of programs and services geared to local needs, create community among participants, and link to local resources through partnerships.

Issues: How to make the model financially viable and scalable, how to reach broad segments of the community, how to learn from the experience of others and work together to benefit all.

Integrative model

- Added services from single adviser
- Specialists working together in same firm
- Virtual arrangements or referrals, as needed to meet client needs
- Intentional collaborations to expand the range of services

Integrative approaches are slow to develop, with inadequate models for others to follow. The reasons include lack of awareness and training of advisers in a position to identify holistic client needs, difficulty in se-

lecting and assembling compatible teams, the added time required for these collaborations, the additional cost to clients, conflicts among advisers in terms of how fees are charged, and questions about who “owns” the client.

Advantages: Addresses the holistic needs of clients, embraces the skills of several professionals, offers a greater range of support and service.

Issues: How to manage client relationships among collaborating professionals, professional control, fee structure, maintaining a consistent style, developing or acquiring added expertise needed to provide service under one roof.

Online models

- Tools, assessments, calculators
- Web sites, blogs, articles, chats
- Virtual coaching

There is a growing number of these sites, but they remain unproven. Part of the challenge, as with other Internet-supplied information, is judging the value and usefulness of the material offered. There are many variations on the theme: some serve as information channels, others seek to create online communities. Some focus on a single topic while others aim to be comprehensive. Some have opportunities for one-on-one exchanges or interaction within the community on particular issues of concern to a user.

Advantages: These sites offer access at low or no cost to the user, they represent an efficient way to share certain kinds of information and resources, they enable users to

proceed at their own pace in the direction of their own interests.

Issues: There is no check to ensure users identify appropriate options and solutions, it’s not clear the model is financially sustainable, requires that users be motivated and somewhat savvy in wading through and sifting the abundance of material available on the web.

The role of Life Planning Tools

In life planning, tools play a number of important roles, including:

- Giving structure by offering a way to shape or organize our thoughts, goals or aspirations, as a Lifeline exercise might help one to see the hidden story of one’s life.
- Acting as decision-aids, by identifying gaps in action or knowledge, as a retirement readiness quiz might help an individual determine if she or he is prepared for retirement.
- Informing and educating, by providing new or expanded information on a topic. As an example, the book, *After Fifty It’s Up to Us, Developing the Skills and Agility We’ll Need*, by George H. Schofield, Ph.D., offers information on a better way to grow older.
- Offering us new awareness by providing insights into one’s life. Playing with a deck of “Go Wish” cards can help individuals uncover their end-of-life wishes.
- Helping us to connect the dots by offering an integrated look into one’s life.

Tools for Practitioners

Some of the tools used in life planning are available primarily through practitioners because they require skill or expertise to interpret them. Standardized tests such as Myers Briggs, HGMI, DISC, and enneagrams all compare a person's behavior against that of a sample, and the results are best translated with the help of a professional.

Coaches and therapists use tools to encourage clients to think about their futures. The Miracle Question is a form of solution-focused therapy that emphasizes what can be done, versus what cannot be changed. It's about uncovering possibilities.

Some professionals use values tools as an important component of life planning exploration since values guide and shape our priorities and reactions. What's Next Life Values Self-Assessment is an example of an online tool to uncover values while John Maxwell's Value Cards offers a more hands-on solution.

Tools for Individuals

With the boomer generation comes a new awareness and energy around understanding what makes us tick. And the Internet provides many tools to help them in their journey.

Developing a personal mission statement has become a popular way to state one's lifelong intentions. The online Franklin Covey Mission Statement Builder is an example of a guided process.

Check-up tools help individuals determine their readiness and awareness of important life planning topics. The 50,000 Mile Career Check-Up, Transamerica's Retirement Readiness Quiz, and NCOA's Benefits Check-Up are all

examples of online tools that provide information and act as decision aids.

Since life planning requires us to look into the future, visioning tools are frequently used. The Obituary Exercise, Lifeline Exercise, Passion and Purpose, Pie of Life, and Five Wishes are all examples of tools that employ a future-focused lens.

For those who prefer a business approach, personal SWOT analysis tools are available online.

And lastly, goal-setting is the end game for all life planning. Goal-setting templates, like Dr. Steven Covey's Goal Wizard, allows individuals to document their goals, set a plan, and track progress.

Holistic Tools

True life planning encompasses intentional and holistic preparation for the complexities and possibilities of later life. Only recently have tools combining multiple aspects of life planning become available. One approach to a more holistic effort is *Life Planning for the Third Age* for the practitioner and the companion Third Age Life Planning Toolkit for individuals.

A recent joint project between the Life Planning Network and The Association for Integrative Financial and Life Planning produced an Integrative Advising Guide that offers a team of professionals a practice model for advising clients that takes into account the whole person.

A few new online tools have come available in the last few years. The Next Dance Assessment and Next Dance Workbook provide a holistic approach to retirement planning. The Rethinking Your Future™ online Assessment measures knowledge and

preparedness in 25 life dimensions proven to be the foundation of smart life planning.

The Future of Life Planning Tools

While a number of disconnected tools exist to support individuals in their life planning efforts, analytic tools to integrate financial analysis with all other aspects of life planning do not exist today. Currently a for-profit entity, as well as a small group of professionals, are endeavoring to create a comprehensive tool for use with multiple segments of the population. We are hopeful that these efforts will provide a set of resources for making life planning in the future common practice to all.

This brief survey of where we have been, where we are, and where we seem to be heading is not intended to

be comprehensive. Rather, it highlights the overall direction, and a sampling of key developments to help convey the breadth and richness of the trend that has emerged with different modalities in different environments, and is represented by terms like “life planning,” “positive aging,” “financial life planning,” “integrative planning,” and so on.

The authors of this article, who represent the Life Planning Network and the Association for Integrative Financial and Life Planning, hope that these organizations, in collaboration with other groups (some of which we also belong to), will continue to explore, define, make sense of, and promote the practice of these kinds of planning, advisory, and support activities.

The excitement here lies not in what has already been achieved, but in that vast amount that has yet to be done.

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*Time Together, Time Apart: I Love You and I Need My Space**

by Roberta Taylor, RNCS, M.Ed., and Dorian Mintzer, M.S.W., Ph.D.

Sue and Jack have been married for forty years. Their close relationship, the envy of many friends, has been a balance of time spent together and apart from each other. They both traveled for work, but neither was gone for long periods at a time. Weekends were sacred, devoted to spending time with each other and their adopted son, now grown and living abroad.

Sue and Jack agreed that traditional retirement was not for them, but they had not talked very much about what they might want to retire to. Their work schedules had always helped them maintain the balance in their relationship, which added to the success of their marriage, and although they loved each other and thoroughly enjoyed their time together, full-time togetherness would not have worked for them.

Sue began to think about what she might want to do well before leaving her job. She thrived on having structure, doing work that was purposeful and feeling a sense of accomplishment

at the end of the day. When she finally left her job, there would be several areas she planned to explore. Jack wanted to work for another few years before doing something more low key. He looked forward to a different kind of balance, including creative projects like building a shed and rock garden in their backyard. Although Sue loved Jack's ideas, she worried that being together at home "full time" might drive both of them crazy. It was time to have a conversation about how they were going to manage time together and time apart.

Have You Talked About the Right Balance for Time Together and Time Apart?

Sue and Jack had not thought much about how retirement transition would affect their relationship and the balance that had worked so well for them. But when Jack talked about some of the projects he wanted to do, Sue realized this meant that they would be spending a lot more time at home together. They needed to talk about how to prepare for and manage the change.

Women, more often than men, can have difficulty thinking about "24/7" with a partner, particularly if home is their domain. Balancing independence and intimacy can be challenging in retirement transition, especially if one partner wants more time together and the other needs more space. There is

* This article is from Chapter 4 of the newly published book by Roberta Taylor and Dorian Mintzer, ***The Couples Retirement Puzzle: 10 Must-Have Conversations for Transitioning to the Second Half of Life***. The book will be available from www.couplesretirementpuzzle.com as well as Amazon and book stores in April, 2011.

a continuum on which couples go from looking forward to being together all the time, to having fairly separate lives. Most couples fall somewhere in the middle, but regardless of the particular way you divide your time, communication is key to finding balance in your relationship.

You may know couples who are inseparable and do everything together. What could be wrong with wanting to spend all your time with the person you love? Of course it is not wrong, but not having a sense of separateness and individual identity can foster overdependence in a relationship. When something happens to one partner, the other may be totally lost. It can also feel suffocating to the partner who needs some time apart. The most successful relationships seem to be when both partners enjoy their time together as well as their time apart. We all have our own sense of boundaries and what feels comfortable.

Sometimes couples look back on the early stages of their relationship and wonder what happened to the passion and unending hours together. Being in love is a wonderful place to be, but real-life responsibilities eventually take over,

and the demands of work and family often take priority over the relationship. As time goes by and responsibilities grow, many couples find that they don't have much time to spend with each other except for weekends and vacations, and, even then, there may be limits on their time together. Having dinner together just a few nights a week may be a challenge for some couples. In fact, feeling dis-

connected because of not having enough time together is one of the reasons couples seek marital counseling.

Issues arise when partners have different needs and desires for spending time together. You may begin to feel hurt and angry if your husband starts going to the gym three nights a week and there you are, home alone. Similarly, for husbands, you may resent the time your wife spends with her friends or working on projects that don't involve you. Sometimes one partner is involved in a religious or spiritual community even

though the other has no interest. It is not uncommon for couples to have individual interests and spend time involved in activities that they enjoy;

“Because retirement is no longer ‘one size fits all,’ it’s important for each of you to be clear about what you want in the next stage, communicate openly with your partner, negotiate the differences—and remember you don’t have to be attached at the hip 24/7.”

– Lin Schreiber, Encore Career Coach and Speaker

Tip: Planning A Date Night

Coaches and therapists frequently recommend that couples plan a “date night” at least once a week to have time to connect. If it’s hard to make time in your schedules, maybe twice or even once a month would work, just to get the process started. Most couples find they enjoy this time together and want to do it more often. A word of advice: if you allow other things to get in the way of a date night, you will end up back where you started.

however, problems arise when one partner feels left out, neglected or abandoned. Then it's time to talk about how things can change so both your needs get met.

What Will It Really Be Like When You Retire?

People often approach retirement with thoughts of leisurely days, maybe puttering around the house, reading a book, going for a walk or visiting with family or friends. But you need to re-

member that even though you may be sitting home "retired," the world still goes on. Relaxation and leisure are wonderful, but too much of a good thing can lead to boredom and leave you wondering, "What am I supposed to do now?" This is exactly why planning is so important. Being too dependent on your partner is not a good idea. Although it is important to plan together, you both need to figure out your own path as well.

Roberta

"Bruce and I dated on and off for seven years in high school and college before going our separate ways. Thirty-some years later, we reconnected and got married. One of the things I remembered from our early 'on and off' years together was that Bruce had an underdeveloped sense of boundaries. When we reconnected and talked about it, he said, somewhat bewildered, 'Boundaries—what's that?' He thought boundaries were something drawn on a map between two countries.

He didn't get it. After it came up several times, we talked again, and I became more specific. In fact, I went to extremes like refusing to allow him to open the car door for me. (I was trying to make a point about not crossing the boundary of my autonomy, but it didn't take long before I realized how silly that was.) Now, twelve years later, we have a better understanding of each other's needs (and I love when he opens the car door for me). Bruce wants more together time and I need a certain amount of time and space alone. We are more conscious of each other's needs and respect our differences. When boundary issues come up, we talk them through and try to work out a compromise. We're both getting better at sharing our feelings and listening to each other. It makes for greater harmony and joy in our marriage."

Does this sound familiar?

She: "Honey, I made plans to have dinner with the Smiths Saturday night."

He: "You know I don't like Bob—he is always talking about himself. I would rather stay home and watch the game."

Sometimes the roles are reversed and it's the man who pushes for more connection. Either way, this is one of

those arguments that can become a theme in your relationship. As soon as one partner starts talking, the other gets triggered and the old scripts reappear.

A compromise is certainly possible, but each of you would first have to acknowledge and agree to talk about your differences. Maybe you make plans one weekend night with another couple whom your partner enjoys being with, or perhaps you stay home

together every other Saturday night. There are many ways to negotiate the dilemma, but it takes both of you to decide how that will happen.

What are the issues in your relationship that come up over and over again and never get resolved? Maybe it is time to talk.

Assumptions and Expectations: Negotiating a New Balance

When Ginny and Doug were in their early fifties, their lives began to change. They both enjoyed their jobs, but they had busy schedules and worked long hours. Ginny finally decided to cut back on overtime and began looking forward to going home early, having a glass of wine and cooking dinner. But Doug continued going out for drinks with colleagues a few nights a week and getting home late. The nights he was out, Ginny ate dinner by herself and either read or watched TV. She felt hurt and angry.

Although they hadn't discussed it, she assumed that when her schedule changed, Doug would come home in time for dinner. She didn't understand why he was choosing to be with colleagues instead of being with her. A few of Doug's colleagues were attractive younger women, and although she trusted him, she started to feel jealous and insecure. Ginny began to question Doug about who he was with and why he was still going out if she was home. Doug felt that she was being unreasonable. Just because her schedule had changed, didn't mean he had to give up something he enjoyed. They began to argue, and, most nights, Doug ended up sleeping in the guest room.

Doug began to feel suffocated. He hated the arguments and started stay-

ing out later, hoping that Ginny would be asleep by the time he got home. They had always respected each other's time and interests and had rarely felt that their marriage was in trouble. It finally came to a head when Doug left the house after a particularly painful argument.

They realized that their marriage was falling apart, and neither wanted that to happen. Ginny and Doug decided to work with a couples' therapist, who helped them to see that their unspoken agreement was disrupted when Ginny's work schedule changed. When they both got home late, they either went out for dinner or brought food in. But when Ginny started getting home earlier, she assumed Doug would come home early, too. Although they had talked about Ginny working fewer hours, they had not talked about how the change would affect their relationship.

With the therapist's help, they worked out a compromise. Doug agreed to scale back his time out with colleagues to once a week. The other evenings they could either have dinner at home or go out. They also talked about looking into an adult education course that they would enjoy taking together. In retirement transition, Ginny and Doug learned to understand and respect each other's needs and create a balance for time together and time apart.

A key issue for couples is clarifying assumptions and expectations, especially when it comes to time together and time apart. Assuming that you know what your partner is thinking or feeling may be a set-up for disappointment. Couples who have been together a long time often think that they can "read" each other's mind. Although you may be right, you really

can't be sure unless you check it out with your partner. Part of negotiating is accepting how your partner feels, even if you feel differently. Nobody gets to be "wrong."

Dealing with time together and time apart is not meant to be rigid or overly structured. It is a dynamic, ongoing process of being open to what you both need and how things change over time.

For years, Ricardo's schedule was the same: visiting various work sites, overseeing projects and writing reports. He had been looking forward to retiring from his job as foreman in a construction company. He envisioned himself relaxing, playing golf, and taking day trips with his wife, Tina, a freelance writer who worked from home. Ricardo enjoyed his newfound freedom, waking up early, going to the gym or out for a walk. He found things to do around the house or visited some of the local sights and had coffee with former colleagues. But after several months, Ricardo began to feel restless and bored. He had hoped that Tina and he would spend more time together, but that didn't seem to be happening.

Tina was used to getting up at dawn and having time to do yoga or meditate and have breakfast before she started work. She sometimes met a friend for lunch, went shopping or visited her mother in the nursing home.

Before Ricardo retired, Tina's routine had gone well, but now Ricardo wanted her to do things with him during the day. Tina loved spending time with Ricardo, but began to resent feel-

ing responsible for filling his time.

Ricardo realized that the retirement "honeymoon" was over: he needed to decide what to do. Although he did want to spend more time with Tina, he knew that he was unfairly looking to her for a solution. On the other hand, Tina realized that she needed to compromise, which meant freeing up time at least a few days a week to spend with Ricardo. After many years of being used to their routines, things had shifted when Ricardo retired.

Although initially disruptive, it led to some positive changes. Ricardo began looking into part-time teaching at a technical school. Tina continued her morning routine, but a few days a week she and Ricardo went out to lunch and planned something for the afternoon. As they spent more time together, they discovered mutual interests they enjoyed pursuing together.

With some concessions, Ricardo and Tina adjusted to a new routine, which enhanced their relationship and gave them the opportunity to spend time together in a different way.

Ricardo and Tina had not anticipated what would happen when Ricardo retired. Tina assumed he would find things to occupy his time and her routine would be the same. But when one partner is going through a transition, it inevitably has an effect on the other. When Ricardo was working full time, there had been a natural flow in their time together and apart. When he retired, they needed to talk about creating a different balance, one that would work for both of them.

Dori

"David and I still have an adolescent son at home. Although we traveled a lot together before Louie's birth, we now opt for traveling together as a family during school vacations, but have more time together as a couple in the summer when Louie is away at camp. We also respect each other's need for individual time and space. Since David is now semi-retired and works part time, every four to six weeks, especially during the winter, he takes a long weekend to play golf with friends. I anticipate that in the future I will want more time away for myself as well, but for now I enjoy the time when he is away. We are a little 'out of sync' regarding time together and time apart on a day-to-day basis. Although I work part time with clients, I am involved with our son's school, professional organizations, and taking various courses, as well as writing, speaking, teaching and facilitating workshops, so I am often busy during times when David would like me around. He is very supportive of my projects and has activities of his own, but I know it is difficult for him when I get wrapped up in my work for long stretches of time, such as while writing this book.

Negotiation is key to successfully balancing individual and combined interests in times of transition. In the following sections, we explore a number of issues couples in retirement transition face as they work to balance time, interests, and intimacy.

When Home is the Shared Office

More and more people are working from home, and many are couples. They may each have an office, or share space with separate desks and computer set-ups. Some plan lunches together, while others work until dinner before closing up shop. Type A personalities may have a hard time relaxing, and it is all too easy to "go back to the office" after dinner. Some couples like to connect during the day over an intercom. Whatever the arrangement, being in the same house all day with your partner can lead to tension, especially if you have different work styles. As with other issues, honest and open conversations can prevent conflicts down the road. Make sure you understand each other's needs, expectations and boundaries.

It can save you a lot of grief in the long run.

When Things Change with Age

As youthful as you may feel, over time there are changes that impact your physical resilience and energy. We do not all age at the same pace or in the same way, and you or your partner may begin to have less energy for the things you used to do together.

Rosalie and Joe are in their early seventies. They have been married almost fifty years and have two sons and eight grandchildren. For many years, Joe owned a successful travel business, which his sons now run. Joe continued to go into the office three days a week to plan special excursions for some of his long-term clients. Rosalie had been a real estate broker and started doing sales training for new agents, which she loved. Rosalie and Joe always had a lot of energy and they enjoyed their active lifestyle and being able to travel all over the world together. They particularly loved adventure travel involving physical

activities, such as hiking in the Himalayas, biking in Europe or white water rafting in the Grand Canyon. Once a year, Joe and his sons went on a "guys" fishing trip, while Rosalie either stayed home or spent time with friends.

When Joe started having physical problems and limited mobility, he knew it was time to cut back on travel. He was looking forward to doing research on an adventure travel book he was planning to write. Rosalie was also experiencing a shift in energy, but she was not ready to give up travel. She had renewed her interest in photography and was planning to go on a photo trip out West with her instructor and other several other students.

Although Rosalie and Joe had traveled extensively together over the years, they respected each other's individuality and interests. They had agreed that as they got older and things changed, at some point one of them might continue to travel without the other.

As time went by, Rosalie traveled less, but she continued to take pictures and became quite a good photographer. In fact, Joe used many of Rosalie's nature pictures in the book, which ended up being a collaborative effort.

What if Finances Don't Support the Dream?

Ron and Becky met while training in the police academy and got married a few years later. Ron went on to work in the drug enforcement unit and, when their first child was born, Becky took a part-time desk job. She returned to work full time when all four of their children were in school.

Money was always tight, and vaca-

tions were limited to renting a cottage on a lake for a few weeks in the summer or camping in the mountains. But the family enjoyed their time together and looked forward to going back to the same spots and seeing old friends and familiar faces. Becky dreamed about going to Europe, and, in her early fifties, she started saving a small amount of money each month in her "Paris Fund."

Ron also had a dream. He had fallen in love with the ocean at the age of thirteen, when he was invited to go sailing with his best friend's family. From then on, he dreamed about buying a boat and sailing to the Caribbean. He often talked about this with Becky, who did not feel safe in the water and could not imagine living on a boat. She also knew that they could never afford a boat. Their discussions had always ended in an impasse, but it didn't matter because retirement seemed so far off.

In their late fifties, Ron and Becky began talking about retirement. At that point, having worked in public service for many years, both were eligible for pensions. But their funds were limited, and their dilemma had not been resolved: Becky had no interest in sailing, and Ron hated to fly.

If Becky wanted to go to Paris and Ron wanted to sail, they would have to go about problem solving in a different way. After many conversations, they agreed that although they could not afford for Ron to buy a boat, he could talk with friends who might be interested in sharing expenses for a charter. Becky began to explore reasonably priced tours that she and her sister could do together.

Ron and Becky had never gone on separate vacations, but they appreci-

ated the importance of each other's dreams. They also knew that their dreams needed to fit into the reality of their finances. Together they figured out how they could afford for both of them to have their once-in-a-lifetime experience, and in the process, they opened the space for growth and renewal in their relationship.

No matter how well you have planned, you may finally reach "that age" and realize that you just cannot afford to retire. Whether or not you want to spend more time together doesn't matter, because one or both of you still has to work. If that's the case, as it is for many couples, having a balance of work, play and relaxation, separately and together, is extremely important.

Some couples find that if they both work part-time, they are able to save and the burden is shared. Others go back to the books to see how much is really needed and how much is "enough." If you have not already done so, consulting with a financial planner can be an important and useful step. You may find that time is more precious than money and you do not really need as much as you thought you did. Perhaps you are considering a lifestyle change, or your values have shifted.

Out of Balance

It is not uncommon in midlife to discover a passion or interest that becomes all consuming. It is like falling in love. You may think about your passion constantly and want to spend all of your time with it. It wouldn't be a surprise if your partner became jealous, angry or resentful.

In her mid-sixties, Karen discovered that she had a gift for sculpting. She

always looked through the museum school catalogue to see what classes were being offered, but she didn't have the time to "play with clay" while she was still working. When she finally took her first class, she was elated.

She loved the process of using her hands to create something unique. Karen signed up for classes two nights a week and often went to the open studio a third night. She stopped playing tennis with her husband, Todd, because it interfered with her studio time. Todd was angry and felt left out of Karen's new world. Although he was consulting part-time, he thought that when she left her job they would have more time together, but instead it seemed to be the reverse.

It was not that Todd didn't have his own interests, but he was missing time with his wife. Being so absorbed in her new passion, Karen had not realized how her behavior was affecting him. She was willing to readjust her schedule so that she and Todd could have more time to do things together, while still making time for her sculpting.

When Health Issues Play a Role

Together, you have gone through negotiating time together and time apart, adjusted to an affordable lifestyle, and are looking forward to the years ahead. Of course, you're not expecting a health crisis just when you get to the good part. But, occasionally, things happen that you have no control over, and you will need to respond.

No matter how well you have planned or worked out your dream life, the reality of getting older often means dealing with health issues, which may eventually lead to one partner taking

care of the other. If you have witnessed friends or relatives going through this or been there yourself, then you know how stressful it can be. If there has been a long illness, you may see it coming and have time to prepare. But illness can be sudden, and you may be left trying to figure out what to do and how to cope.

Caregivers may feel responsible, guilty, angry, or a confusing combination of feelings, which can interfere with deciding how much is enough. It is always helpful if you and your partner have talked about the eventuality of one of you becoming ill and the other being a caregiver. Then, at least, you have some expectations to guide you. But the truth is, when something happens, it may feel like you are on your own. This is a time to be able to ask for support. Caregivers need time apart to take care of themselves.

At age fifty-five, Jim was in a serious accident that left him a paraplegic. In spite of his disabilities, Jim and his wife, Carmella, both had positive attitudes and were able to move on and develop a remarkable life for themselves. They renovated their home, making changes to accommodate Jim's physical needs. They traveled together and spent time with family and friends. But after a few years, Carmella realized she was feeling burnt out and needed to take some time for herself. Initially, she felt guilty going on a vacation without Jim, but she realized that her own physical and mental health was important. She knew that taking a break to refuel was part of self-care that would benefit both of them. Carmella now travels with friends a few times a year and comes back feeling renewed. She also started taking a memoir-writing class

with thoughts about possibly putting her experience into words that might benefit others.

When Couples Choose to Stay Together

You probably know couples who have had longstanding resentments or issues that seem to come up frequently. Many couples don't enjoy spending time together, or avoid it because they can't agree on anything. Others have an unspoken agreement about staying together without trying to resolve their issues. We are creatures of habit, and we sometimes choose the familiar, even when it's painful.

Belinda and Clive have been together for thirty-five years. The circumstances of their marriage had more to do with convenience than love.

Clive was the primary caretaker of their two children, both of whom had difficulty during adolescence. Although Belinda and Clive argued a great deal when the children were growing up, there seemed to be nothing more to fight about when the kids left home. Over the years the disconnection grew, both physically and emotionally. Although Belinda and Clive continue to live under the same roof, their lives are separate and they rarely spend time together. They have agreed to a lifestyle where security is more important than love.

It's sad but true: some couples argue as a way to stay engaged with each other. When the "source" of the disagreement is no longer there, they either have to find a different way to be connected or the relationship falls apart. Or, like Belinda and Clive, they may stay together but become more disengaged.

One Thing You Can Count On: Things Change

You are finally on the same page; you have talked about your needs, discussed assumptions and expectations, and have come to an understanding about how much time you need together as well as separately. Then, all of a sudden, life throws you a curve ball. Something else comes up that you didn't expect: your mother breaks her hip, you need to babysit for your grandchildren, one of you gets sick, or the water pipe bursts. Whatever it is, your plan goes out the window temporarily or, sometimes, permanently, and there you are readjusting all over again. Flexibility and resilience are important life skills, no matter how old you are. Having to prioritize your dreams and goals, whether or not you want to, comes with the territory, and often what you thought you wanted most is no longer the top priority.

Things to Consider: Intimacy, Space, and Togetherness

- How will you plan for the adjustment to your changing situation?
- What about privacy needs?
- How will you negotiate space and boundaries if there is too much togetherness?
- How will your roles and responsibilities change?
- How will you each spend your time?

Negotiating space and boundaries can be a huge issue for couples, particularly when they haven't spent a lot of time together on a daily basis. At a retirement seminar, participants were asked what concerns they had about retiring at the same time as their partner. One woman shouted out,

"24/7 with my husband!" Although not everyone feels that way, it's not an uncommon response.

Summary

When patterns of time together and time apart begin to shift, paying attention to the balance in your relationship is important.

Having the time to finally explore some of the interests that have been put off for years can be an exciting opportunity. But change can stir things up like nothing else, and your relationship needs to be nurtured and supported in the process. Open and honest communication is particularly important during times of change, when you are creating new pathways for the future. The more we grow as individuals, the more we have to bring back to our relationships. A healthy life is a life in balance. The healthiest relationships are usually ones where there is a balance in time together and time apart, recognizing individuality as well as mutuality, independence as well as togetherness.

Talking It Through: Creating Your Shared Vision

Spend some time thinking about the following issues, paying attention to what may come up for you. Use your journal to write down your thoughts and feelings, as well as anything you want to talk about with your partner. As you get started, remember, "Have a **BLAST!**"

- **Blaming** gets in the way
- **Listen** without interrupting
- **Agree** to disagree and don't make assumptions
- **Set** a safe space for discussion

- Take time to talk without distractions

Exercise 1

Go it solo: Things to think about on your own

1. What makes us a couple?
2. How much “my time” do I need for the things that are important to me?
3. How would I like us to spend time together?
4. What, if anything, would I change if I could?
5. What are my expectations of my partner for time together and time alone?
6. What are my concerns about the time and space issue when one or both of us no longer has the structure of work?

Exercise 2

Couple time: Things to talk about together

1. Take turns sharing your responses to each question, one at a time.
2. Share something positive you learned about each other.

3. Take time to question anything that was not clear.
4. Make a list of the things that you agree on.
5. Set a time for your next conversation.

It is important to remember that these are big questions that take time to resolve. You are probably not going to agree on everything; most couples don't. But being able to communicate effectively can help you come to solutions, one conversation at a time.

Funwork

Do individually and share together

- Plan an ideal weekend, including your version of time together and time apart, doing things that you would enjoy. We're not talking expensive, we're talking fun!
- Share your responses with each other.
- Take turns telling your partner about your ideal weekend. Can you find a way to incorporate each of your plans into an experience you both enjoy? As an alternative, you may decide to do each of your plans on separate weekends. Get out your calendars, schedule the dates and make it happen.

The Couples Retirement Puzzle: 10 Must-Have Conversations for Transitioning to the Second Half of Life will be available in April, 2011, from Amazon and bookstores and from www.couplesretirementpuzzle.com. If you are interested in learning more about the book and/or to talk with Roberta Taylor and Dorian Mintzer about speaking engagements or workshops, please be in contact at: info@couplesretirementpuzzle.com.

"We invite you to visit our website www.couplesretirementpuzzle.com, or participate on our blog at www.couplesretirementpuzzleblog.com and stay up to date on the book as well as resources for couples in retirement transition."

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Experience Making a Difference: Uncovering the Hidden Secrets to Effectively Engaging and Working in the Social Sector *

by Jay C. Bloom

“This is the true joy in life, that being used for a purpose recognized by yourself as a mighty one, that being a force of nature instead of a feverish, selfish little clod of ailments and grievances, complaining that the world will not devote itself to making you happy. I am of the opinion that my life belongs to the whole community, and as long as I live it is my privilege to do for it whatever I can. I want to be thoroughly used up when I die. For the harder I work, the more I live. I rejoice in life for its own sake. Life is no brief candle to me. It is a sort of splendid torch, which I’ve got hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations.”

– George Bernard Shaw

Returnment – n.

- 1) The act of giving back or returning in some small way what the world has given you.
- 2) Especially as an alternative to retirement.

– Jay C. Bloom

“I Just Want to Help”

I am writing to assist you in increasing your odds of feeling the joy and gratification of successfully working to make a

* Based on my working for almost four decades in this sector, I can testify there is no agreement or common description of the sector itself. Nonprofit organizations, not-for-profit associations, civic sector, third sector, non-governmental organizations (NGO’s) are all frequently used to describe that they are not private or governmental organizations. However, Peter Drucker referred to it as the social sector, and recently Jim Collins, the co-author of *Built to Last* and *From Good to Great* also uses the title social sector. I have chosen it for purposes of expediency.

better world through engagement in the social sector, or *experience making a difference*. There is no greater satisfaction than the experience of making a difference in the world, whether it is for one child, one family, an organization, or for the community as a whole. It is a very, very special feeling.

However, you may or may not have already discovered like thousands of other individuals that just wanting to help or work in the social sector is not enough. There are many subtle cultural barriers to effectively working in this arena. I want to pull back the curtain on some of the hidden secrets and the not so obvious critical cultural characteristics of how to successfully engage and work in

the social sector. (I use the word “work” throughout to include work performed for regular part- or full-time compensation, stipends, some other benefit, and/or volunteering at the direct, management, or board levels.)

Right now the potential to bring about lasting change is greater than ever before and so is the need. Bill Shore makes the observation that “many boomers want to give something back, to find a way to contribute that will be meaningful and make a difference. What they want to know is *how*.”

You may have worked for years in business or in some profession like the law or maybe you have worked in local, state or federal government but now feel drawn to working at making a better world through working in the social sector.

If you are a part of the boomer generation many of you have been blessed with better health, less physical labor in your work lives, and better education than previous generations, and now as you enter your later years will have Social Security and Medicare to draw on along with other assets. Not all of us will have the financial assets or the motivation to give back. But you may be one of the many who feel pulled by an inner call for service and/or the desire to still work.

There are a number of books and resources available describing the technical details of the social sector, including how to research types of jobs, write a resume, how to network, interview and present yourself. You may want to check out *Change Your Career: Transitioning to the Nonprofit Sector* by Laura Gassner Otting; *The Nonprofit Career Guide: How to Land a Job that Makes a Difference* by Shelly Cryer; *The Idealist's Guide to Nonprofit Careers for Sector*

Switchers by Steven Joiner and Meg Busse, and the websites Bridgespan.org and Encore.org among others.

However it is not the technical aspects of social sector organizations that will likely frustrate or trip you up as you try and contribute your time and expertise or work for a worthy cause. More times than not, it is the hidden cultural processes such as the not-so-obvious aspects of how decisions are made, the seemingly endless meetings, the limited financial resources, and the irrationality of how capital is allocated in the social sector that creates barriers to successful engagement.

It can also be the arrogance of either party, in particular of the private sector perspective, that implies you know better or have superior tools or processes that puts off individuals already working in the social sector. And finally, it can be your naïveté of what self and personal work is required from you to work effectively in this arena. Choosing to work in the social sector is not a risk-free endeavor. The strength of this arena is that it speaks to the heart and soul of individuals, and therefore to work effectively in it requires courage, and a willingness to reflect, grow, and personally change, all easier processes for us to say than to actually do.

The social sector, although populated by thousands of organizations, is characterized by mostly small “mom and pop” groups – under-resourced, with very limited infrastructure, under-managed, and with poorly defined incentives for securing capital. Only 18% have annual budgets above \$1 million.

Too often the leadership of non-profits underutilizes the talent and expertise of older adults, with a frequently limited view of only asking for a monetary contribution, or assigning some low-level or

relatively meaningless job equivalent to “licking stamps” or “stuffing envelopes.”

If you are coming to the social sector for the first time, the fundamental challenges of the sector can be daunting, if not overwhelming. This is true even for the veterans of the social sector. The sheer variety of relationships and stakeholders, defining who the customer is, defining true success, the irrationality of how capital is allocated, the limited amount of resources available, the inevitable limited amount of infrastructure, growing workforce shortages, and limited compensation for staff are just some of the overwhelming fundamental challenges that the sector daily experiences.

Defining success for a social sector organization, let alone measure it, is no small achievement in and of itself. There is an ongoing challenge to balance financial considerations with other aspects of the social sector organization’s mission. The old saying “just because you can measure it doesn’t mean it is important,” is a tough one for folks coming from the private sector who may be used to almost exclusively quantitative metrics of success. Including qualitative measures is equally important for evaluating the outcomes of the social sector.

An example of an often-irrelevant metric is overhead. There is no agreement as to the definition of what is overhead for the social sector organization. Would you rather have a fifty percent overhead for an organization that has excellent outcomes or a five percent overhead for an organization that makes little to no difference? The same measure could also be true for an organization that had a healthy bottom line in the social sector versus one that may have just a break-even.

Just measuring financial components alone gives no indication as to whether a social sector organization is successful in making a difference. Many CEO’s who have come from the private sector and are now leading social sector organizations have commented that measuring success is more difficult in the social sector than they’ve found in the private sector. Minimizing overhead is a worthy goal, but it is counterproductive when taken so far that it stifles critical investments in the organization’s infrastructure.

One of the more frustrating challenges is the irrationality of how capital is allocated. Jim Collins, in his book, *Good to Great and the Social Sectors*, makes this observation: “In the social sector, by contrast, there is no guaranteed relationship between results and sustained access to resources.”

Too few dollars are directed toward developing the organizational capacity to move even the most successful programs to scale. Too many dollars by individuals are still given for emotional reasons rather than for clearly evaluating success. This also is true of governmental dollars, as well as foundation funding. Most donors take a project-based, rather than an organization building approach to philanthropy.

Attracting and retaining a workforce using financial compensation is almost an oxymoron in the social sector. As much as you may think the social sector underpays individuals, you are still in for a sticker shock when you actually learn of the dollars that are normally paid for line, middle management and even upper management positions.

The cost of living in most of our communities for such items as housing, transportation, health care, and child care, have significantly outpaced social

sector organizations' capacity to increase financial compensation. There are exceptions, but as a rule the vast majority of social sector organizations have not kept up with yearly inflation increases during these past twenty years and this is not likely to change in the future.

So here are some of tips for you as you approach the sector. Approach any job or project as real work, regardless of how it is compensated, whether through salary, stipend, some other benefit such as health insurance, and/or psychic satisfaction. Insist on a written job or project description with clear expectations. Ask for orientation and training if needed, as well as ongoing support and supervision. Ask for periodic feedback. The social sector is notorious for giving little feedback – ask for it. Ask for a written evaluation. Show you are willing, responsible, and wanting to be held accountable.

How decisions are made or, please not another meeting!

One of the more challenging, crucial differences in the social sector that you may experience is how decisions are made or the difference in authority.

Jim Collins, in his book, *Good to Great and the Social Sectors*, refers to it as the difference between executive and legislative leadership. He notes, "In executive leadership, the individual leader has enough concentrated power to simply make the right decisions. In legislative leadership, on the other hand, no individual leader – not even a nominal chief executive – has enough structural power to make the most important decisions by him or herself. Legislative leadership relies more upon persuasion, political currency, and shared interest to create the conditions for the right decisions to

happen."

The numbers of stakeholders that are involved in the social sector are numerous, including usually many different funders and donors, often advisory boards, employees, other social sector organizations, politicians, governing boards, regulators, and volunteers, let alone the clients the organization serves. And by virtue of having to use a much more influential leadership style, decisions by definition take a longer time.

Boards of directors and management teams that include formal administrative and program structures, individuals, funders, consumers, and often partner organizations, all are impacted in many ways by key decisions that managers in the social sector have to respond to. An article by Bridgestar titled "Bridging the Non-Profit and For-Profit Sectors: Reflections from the Field" pointed out, "A democratic, consensus-based workplace can be a positive cultural attribute, but in a multi-stakeholder environment in which most non-profits operate, it can make the pace of decision-making excruciatingly slow."

Probably the number one tool that managers and leaders in the social sector use for getting results is meetings. Clearly the private sector uses meetings as a tool as well. However, without exception, if you have worked primarily in the private sector you will discover that the social sector feels like it has too many meetings and too lengthy decision-making timeframes.

In the private sector, meetings often are much more focused on identifying and creating action and bottom line results. Meetings in the social sector have the same goals, but their purpose also includes other subtle and not-so-subtle important objectives.

In addition to sharing information, meetings are opportunities for a leader to do personal disclosure and clarify values. Expressions of different opinions are encouraged, especially to root out any passive opposition and to get overall buy-in. They are also opportunities for power sharing as well as finding support for each other in absorbing and responding to the very difficult work.

The authority structure, in the social sector is much more based on influence versus command and control. If leaders push too hard, they will find very quickly they are all alone and individuals just won't go with them over the mountain.

Individuals in the social sector lack the incentives of financial reward or, often, even the fear of termination. Employees in the social sector feel like they can quickly work for another organization at equal or more pay, particularly if they seek work in the governmental or private sector. Ultimately, a leader or manager's power is much more about persuasion.

Clearly, individuals in the social sector are vulnerable to process over product, and can confuse talking about problems with doing something about them. Nevertheless, meetings are a very effective tool for social sector leaders with many visible and not-visible objectives.

One doesn't have to spend much time in meetings before experiencing the sobering reality that individuals in the social sector have as much pettiness and human imperfection as any other sector.

Passion is displayed in every workplace, but it is especially encouraged and tolerated in the social sector. It can be

particularly discouraging for you when you want to do well and help others and yet you see human service workers who seem to need as much or more service than the clients that they treat. The old maxim "Heal Thyself" is never truer than in the social sector. For whatever reason there seems to be a high preponderance of co-dependence.

Co-dependents often focus on what they can't influence instead of what they can. This can lead to what feels like endless complaining over circumstances beyond the organization's capacity to impact, and less focus on circumstances the

organization or individual *could* impact. All of these issues lead to challenges concerning how decisions are made, the pace of decisions, and the importance of meetings.

Probably one of the larger challenges of someone coming from the private sector is the potential assumption that the business sector knows what's best and that the social sector is inefficient and not well managed. If you have expectations that you will be always received with open arms and your expertise automatically welcomed, you will likely be greatly disappointed.

Will Rogers said "everyone is ignorant, only on different subjects." Both parties should come to this work with humility and a willingness to learn from each other. Each party is ignorant to some degree of the other's world. At the same time, however, each party has strengths to bring to the relationship.

Unfortunately, if you have not worked in the social sector, more times than not

"We must reject the idea — well intentioned, but dead-wrong — that the primary path to greatness in the social sectors is to become 'more like a business.'"

— Jim Collins, author of *Build to Last*

you will be viewed and responded to by individuals from the social sector, either spoken or unspoken, as someone “guilty until proven innocent”. Any hint of arrogance on your part will be magnified and will be a major barrier to being considered for work, let alone for acceptance.

Too often individuals in the social sector have been on the recipient side of a paternalistic approach and not-so-subtle judgment by individuals from the business sector. The business sector also has its limitations. Command and control only go so far in the social sector. There have been some spectacular blunders and missteps by those in business sector, e.g., Enron, BP, General Motors, Bernie Madoff, Lehman Brothers, to name just a few.

It takes patience and a willingness to learn to effectively begin to work in the social sector. Even if one has a track record of significant achievement and demonstrated skills, managers in the social sector are often cautious to bring someone in who may disrupt the overall culture.

One approach for you if it the first time considering working in the social sector is to identify organizations that work in your particular area of passion. These may include working with at-risk children, the environment, poverty, or the arts. Once you have identified two or three organizations that appear to fit your interests, find a key decision maker in that organization and offer to take on a project *pro bono* for a certain number of hours a week for up to a month or so.

In return, ask that the organization do two things: first, be willing to be a reference for you, should you do a good job, and second, actively consider you for openings that may occur. If ac-

cepted, you will have the opportunity to look inside the organization and see whether the culture fits for you. You also will be exposed to individuals in the organization who will get to know you and build up a level of trust.

Minimally, you will be able to add this work to your resume and it helps expose you to a network of other organizations and services that are in that same area. Identify how much time and how long you may want to make your initial offer. This can be another strategy in addition to informational interviews and actual applying to job openings.

Once you are inside the social sector organization be sure to find an ally or allies to help you navigate both the spoken and unspoken rules and culture. Be willing to start at a lower level or at the bottom, and you want to be explicit in stating your objectives, although realize that there will be in all likelihood an initial testing period.

Bridgespan, a Boston group that has been placing individuals from the private sector into the social sector, indicates that having experience in influencing peers without authority or being the boss is probably the most relevant experience individuals wanting to make a difference in the social sector need to have.

Moving effectively from private sector into the social sector is more of an adaptive challenge than a technical one. Martin Linsky and Ron Heifetz in their book *Leadership on the Line*, make this observation, “Every day people have problems for which they do, in fact, have the necessary know-how and procedures. We call these technical problems. But there is a whole host of problems that are not amenable to authoritative expertise or standard operating

procedures. They cannot be solved by someone who provides answers from on high. We call these adaptive challenges because they require new experiments, new discoveries, and adjustments from numerous places in the organization or community.”

It is not unlike learning a new culture. There is technical information to be assimilated for sure, but at the same time paying attention to the nuances of verbal or non-verbal communication is equally important. Willingness to learn, as well as displaying of a humble attitude, will take you far.

How do I get personally ready?

The journey to work and engage in the social sector often gets harder as you experience issues of loss, the need for self awareness, and self disclosure. William Bridges in his book *Transitions* emphasizes that every transition begins with loss and every loss includes some grieving. Sure it can be exciting to be changing one’s work, re-careering, or even volunteering for an important cause, but it is important to acknowledge the losses of your former life. These may include loss of familiar people, familiar structures, familiar politics, familiar language, familiar compensation, and familiar routines, to name just a few.

Taking the time to reflect and feel these losses is a crucial part of the process of getting ready for the next stage of your life. Yes, there are intellectual exercises of taking inventory of your skills, talents, and interests, but there is also emo-

tional or heart work. The risk of ignoring this work is that you will numb yourself and dull your passions. There is also the potential of bringing anger or even depression into your new work in the social sector.

Prematurely engaging the social sector will only increase the odds of an unsatisfying experience and put you right back in a place of wondering what’s next.

Marc Freedman in his book *Encore* suggests that all of us need a pause or a period of rest and reflection before we enter into “encore” work. He notes, “What at first may look like, and even feel like, retirement, often turns out to be a sabbatical, a rest stop, the chance to travel, to spend

time with friends and family, to take a break before moving on to a next phase of engagement.”

Robert Atchley refers to the need for some people to be “naked” for a while. The purpose for this can be to create the space and time to get in touch with who they are after a period of raising a family, building a career, establishing a place in the world.

It is very easy to get into an automatic pilot posture in your life of just trying to keep up with the relentless pace of emails, work, home chores, getting your children ready for independence and/or other family responsibilities, finding time to be with your partner or spouse, let alone finding the time to reflect on what your life has become and who you are now at this time in life. So self-awareness is your first major require-

“This is not work for the tentative heart. The benefits of it are immeasurable. Yet it requires personal struggle. Only when you change internally will you see those benefits reflected in the outside world. You have to go through a process, and it is painful. You have to show up fearlessly.”

– Author Richard Barrett, interviewed in “Fast Company” *Sectors*

ment for readiness. Awareness of your feelings and losses as well as identification of questions unanswered that are still important to you.

Getting in touch with your mortality can be a great catalyst to clarifying what kind of legacy you want to leave. Being aware of how finite your life is can be a great ally for clarifying one's values and priorities. I have wondered why it often takes a terminal illness diagnosis to cause individuals to discover what is important to them and how they want to really spend their time.

Obviously none of us has a blank check of time. It is one of the great ironies of this period that you may have 30 or 40 more healthy years in front of you, or you may discover tomorrow that you have a terminal disease or some chronic disability may emerge. You can identify individuals in your life who are examples of these outcomes. Denial of these possibilities is an option, but it won't help you discover and plan thoughtfully for the next chapters of your life.

Jeri Sedlar and Rich Miners in their book *Don't Retire, Rewire* list the top ten reasons why people flunk retirement:

1. Retired for the wrong reasons
2. Didn't realize the emotional side of retiring
3. Didn't know myself as well as I thought I did
4. Didn't have a plan
5. Expected retirement to evolve on its own
6. Thought rest, leisure, and recreation would be enough
7. Didn't stay connected with society

8. Expected my partner to be my social life
9. Didn't know what I was leaving behind
10. Was overcome with boredom.

Which of the ones above are you most vulnerable to? Assuming your goal is to work and engage the social sector, I would strongly recommend getting in touch with your passions – and the more specific the better.

For example "I just want to work with children" is not very specific. The range of work with children is very broad, ranging from early childhood to teenagers, from prevention to working with abused children in very structured settings.

More than any other distinguishing factor the social sector is about using your heart and soul first, and your mind third. In the private sector you are rewarded first for using your mind and maybe if you're lucky your heart, and seldom your soul.

Again, there are a number of articles, books and websites available for helping you identify and discover your passions. The more you can narrow and prioritize your passions the more readily you will sort out what organizations to approach for possible engagement.

Once you have progressed with self awareness and identification of passions you are now ready for the next challenge, and that is self disclosure.

Many individuals from the private sector make the mistake of assuming that those in the social sector are most interested in their capabilities and skills

**"Everyone thinks of changing the world,
but no one thinks of changing himself."**

– Leo Tolstoy

and track record, which is generally what is wanted in the private sector. But the social sector first wants to know who you are and what you care about before wanting to hear what you've done or what you are capable of. This is beautifully portrayed by the following words from Oriah Mountain Dreamer,

It doesn't interest me what you do for a living. I want to know what you ache for, and if you dare to dream of meeting your heart's longing. It doesn't interest me how old you are. I want to know if you would risk looking like a fool for love, for your dreams, for the adventures of being alive. It doesn't interest me which planets are squaring your moon. I want to know if you have touched the center of your own sorrow, if you have been opened by life's betrayals or have become shriveled and closed from fear of further pain. I want to know if you can sit with pain – mine or your own – without moving to hide it, or fade it, or fix it. I want to know if you can be with joy, mine or your own; if you can dance with wildness and let ecstasy fill you to the tips of your fingers and toes without cautioning us to be careful, to be realistic, or to remember the limitations of being human. It doesn't interest me if the story you are telling me is true. I want to know if you can disappoint another to be true to yourself; if you can bear the causation of betrayal and not betray your own soul. I want to know if you can see the beauty even if it's not pretty every day, and if you can source your life from its presence. I want to know if you can live with failure, yours and mine, and still stand on the edge of the glade and shout to the silver of the

full moon, 'Yes!' It doesn't interest me where you live or how much money you have. I want to know if you can get up after the night of grief and despair, weary and bruised to the bone, and do what needs to be done for the children. It doesn't interest me where or what or with whom you have studied. I want to know what sustains you from the inside when all else falls away. I want to know if you can be alone with yourself, and if you truly like the company you keep in the empty moments.

Most of the time this will make you uncomfortable, but it will be a theme as you enter deeper into the social sector, whether it is in the initial interviews, working with other employees, or outside colleagues. It is a fundamental requirement for establishing respect and trust between individuals who work in the social sector.

There is no recipe or formula for how to do this, but in the end it must be authentic, real and sincere. As Ernest Hemmingway said, "Life breaks all of us but some of us are stronger in the broken places." Sharing how you have coped and transcended some adversity or pain in your life will go far in establishing your humanity with an individual or group in the social sector. This can be a very frustrating process when you are only interested in making a direct contribution, but unless you are willing to be patient and committed to this process your chances of successfully engaging will be greatly diminished.

Who are these people and how do I work with them?

Dealing with the losses of transition, developing your self-awareness and risking self disclosure are all major chal-

lenges, but the challenges get harder as you encounter the large diversity of people in the social sector and the inevitable conflict and tensions that they bring. Regardless of one's experience with diverse individuals, the social sector is notorious for putting its diversity up front in meetings and individual encounters.

This is the arena where strengthening your empathy skills becomes critical. Stephen Covey touches on this skill when he says, "seek to understand before being understood," or as Saint Francis of Assisi put it, "grant that I may not so much seek to be consoled as to console; to be understood, as to understand."

The golden rule can be limiting when it emphasizes treating your neighbor as you want to be treated. If you take this literally, it still comes from an egocentric point of view of what and how you want to be treated. It is much harder to practice the platinum rule, which states "treat your neighbors as *they* would want to be treated."

To meet this high standard requires you to get out of your own point of view and to truly try to understand how the other wants to be treated. If you are not sure, ask. With flattened hierarchies, diverse power bases and the need for more individual buy-in, having empathy and understanding others are premium skills in the social sector – skills well worth strengthening if you are to survive let alone thrive working in this arena.

Nevertheless, conflict does occur. People feel strongly in the social sector. Respecting and honoring these feelings are important, even if you do not agree with someone's opinion. Remember, it is how people perceive what you say that is important, not what you think

you said.

Separating out the individual from the issue that you are disagreeing on can help, and never minimize the importance of a sense of humor, and the never-used-too-often apology of "I'm sorry." A real strength of the sector is the diversity of the people in it and the opportunity to explore at a deeper level communication and understanding.

Another consideration for you will more than likely be the challenge of having a supervisor younger than yourself, possibly as young as your son, daughter, niece or nephew. This may not be a new experience for you. However, it is natural to feel some awkwardness about this age difference. It is important to draw on your empathy skills here as well and to acknowledge what you know and don't know. This relationship can be an excellent opportunity for mutual mentoring, where both parties learn from each other.

How Do I Keep Going?

If you aren't discouraged or scared off yet, there is another significant challenge for you to consider as you approach the social sector.

What is therapeutic or helpful about social sector work, setting all theories aside, is to be "present." What does being present mean? We all know when someone is present with us or not. Think of when you have had a teacher in your life, when they are there you know it. Think about when you have had a nurse taking your blood pressure who is present and experiences you as a human being or whether he or she treats you like an object. The experience is clearly different.

If you are successful in being present in the social sector, whether with clients, staff, or the larger issues the organiza-

tion faces, you will experience frustration and helplessness, even emotional pain. Too often our expectations for change are too high and our goals for making a difference too large and elusive.

Embedded in the social sector is deep, deep complexity. Whether you are interested in global warming, strengthening parenting, improving educational issues, health care, affordable housing, or responding to abused children, the underlying issues are full of complexities that are not easily resolved. This is not to say that engaging in organizations that work on these issues isn't important.

But your expectations need to be realistic and you must prepare yourself for the frustration, the disappointment, and often the pain of being present with the issues and people you encounter.

"Ignorance is bliss" is never more applicable than here, because as you inform yourself, you will no longer be ignorant but you will no longer be easily contented either. All individuals who work in the field need to devote time to self care. It is important to give yourself oxygen first before trying to give it to others.

I mentioned earlier the importance of paying attention to the grief of transition, but you will likely experience grief as well as anger if you are truly present with the people you work with in the social sector, let alone the larger issues that the organization you are involved with faces every day.

Engaging and working effectively in the

social sector is very hard work. Change is slow and often elusive. Too often, individuals approach this sector for quick and easy emotional rewards and payoffs. More often than not you will be sadly disappointed if that is your expectation.

One of the tools you may find helpful is the book *The Power of Full Engagement - Managing Your Energy Not Your Time*, by Jim Loehr and Tony Schwartz. The authors emphasize managing proactively your energy in four domains: the physical, the mental, the emotional, and the spiritual. Although

written primarily for CEOs, it offers excellent strategies for all who work in the social sector. Please don't minimize the physical, emotional, mental, and spiritual toll that working and engaging in the social sector will be.

Having realistic expectations and then proactively pursuing self-care strategies to deal with the emotional difficulties and energy losses of working in this field will be critical factors for your initial and ongoing success.

Now Why Am I Doing This Again?

Well, you have covered quite a bit of ground on some of the not-so-obvious challenges of working and engaging in the social sector. Now why again would you want to still go forward?

I submit it can be both for selfish and altruistic reasons. The Peace Corps motto says, "It is the hardest job you will ever love." The opportunity for self knowledge is great and the satisfaction of making a difference, however small,

"No ray of sunlight is ever lost, but the grain which it awakes into existence needs time to grow; and it is not always granted to the sower to see the harvest. All work that is worth anything is done in faith."

– Albert Schweitzer

is a very special feeling. The need to be needed is a powerful motivation.

Nadine Gordimer, a South African novelist, observed that a life devoid of any sense of social responsibility is a lonely life. In the book *Soul Work, Finding the Work You Love, Loving the Work You Have*, the authors note, "It is through work that human beings express who and what they are all about."

Phyllis Moen, a University of Minnesota sociologist who has spent her career studying retirement, notes, "Either paid or unpaid work promotes all kinds of indicators of well being: life satisfaction, more energy, more physical health, less depression."

Psychiatrists, philosophers and spiritual leaders have written and spoken about the human drive to leave a legacy, to pass something of yourself on to the next generation. So in the end, whether the reason for altruistic work is making a better world, feeling the drive of being a grandmother or grandfather, wanting to use your experience and expertise,

learning, meeting new people, just wanting to live longer, or all of the above, working and engaging in the social sector is a very smart choice.

"To have a great purpose to work for, a purpose larger than ourselves, is one of the secrets of making life significant, for then the meaning and the worth of the individual overflow his personal borders and will survive his death."

– Will Durant

"When you cease to make a contribution you begin to die."

– Eleanor Roosevelt

"When people are serving, life is no longer meaningless. The cure for boredom is not diversion, it is finding some work to do, something to care about."

– John Gunther

Your journey continues

I hope I have given you some insights into working and engaging effectively in the social sector. Marty Linsky and Ron Heifetz in their book *Leadership on the Line* make the statement that "effective leadership is disturbing people at a rate they can absorb." So my fondest wish is that I have not only disturbed you at a rate you have absorbed, but armed you and encouraged you to go forward. Yes, there are barriers. But I can think of no greater purpose for your extra gift of healthy years. The world needs you, and yes, you

need it too. Please be a part of the re-
turnment movement.

What are my credentials for commenting on this subject? I have served as an interim President/CEO of a metropolitan United Way and President/CEO of a large non-profit children's organization, both in Portland, Oregon. Earlier I served as President/ CEO of a family service organization in New London, Connecticut and prior to that worked in two other non-profit organizations in Massachusetts. I have recently consulted with nonprofit organizations in Hawaii and have participated in over 60 accreditation studies of nonprofit organizations throughout the United States and Canada.

All in all I have had a total of almost 40 years working in the social sector, at the line, middle management and CEO levels. In addition, I have served as a volunteer board member for a number of other non-profit organizations, including two different United Ways, Rotary Clubs, a State Association, and as a board member on a number of start-up and new social sector organizations. I have also been an executive and personal coach for over 25 years working with hundreds of individuals who have been in a career or work transition. (www.bloomanew.com).

Research Notes

Please contribute to this column by sending us notices or links for research related to aging, advising, demographics, financial decision-making, retiree attitudes or lifestyles, death and dying, or any of the numerous other topics of broad interest to financial and life planners.

Advising

"On Helping Your Retirees," by Ronald F. Duska, appears in the January 2011 issue of the *Journal of Financial Service Professionals* (Vol. 65, No. 1). Duska asks: Aside from encouraging your client to plan, is there more you should do? As a professional advisor, you are necessarily concerned about looking out for the interest of the advisee. However, how far must that concern go? Need it go past the concern for the financial interest? What sorts of questions should one ask? What sort of help should one give?

How Can Customized Information Change Financial Plans? is a March 2011 brief by Norma B. Coe and Kelly Haverstick, for the Boston College Center for Retirement Research. They found that tailored advice led about two-thirds of people to change their plans. The complete text is available at:

http://crr.bc.edu/images/stories/Briefs/TB_11-4.pdf

Robert McDonald and Thomas Rietz, in a paper titled "Implications from Experimental Behavior Finance for Improving Portfolio Selection" for the TIAA-CREF Institute (*Trends and Issues*, December 2010), use data from this field to argue that most people do not make use of complex information when it is presented to them for making financial decisions, so that information should be presented in a format that simplifies optimal choices, with the most

important, decision-relevant information presented up front in a salient manner. The full report can be found at:

http://www.tiaa-crefinstitute.org/pdf/research/trends_issues/ti_portfolio1210.pdf

Aging

S. Jay Olshansky *et al*, representing the Global Aging Council, have published "The Global Agenda Council on the Ageing Society: Policy Principles" in *Global Policy* (Vol. 2, No. 1, January 2011). This article is a high-level summary of the global aging issue, which the authors do not see as necessarily a crisis, though they identify areas that need attention, and they acknowledge that we should expect larger problems in developing countries than in developed ones. For the full text, go to:

<http://onlinelibrary.wiley.com/doi/10.1111/j.1758-5899.2010.00053.x/pdf>

In "Adaptive Senectitude: The Prolongevity Effects of Aging" (*Journals of Gerontology Series A: Biological Sciences*, Vol. 66A, No. 2, February 2011), David G. Le Couteur and Stephen J. Simpson suggest that some supposedly detrimental changes accompanying old age, such as high blood pressure, obesity, and metabolic syndrome, are in fact evolutionary adaptations to prolong life after reproduction in humans. For the abstract, go to:

<http://biomedgerontology.oxfordjournals.org/content/66A/2/179.abstract>

If you are interested in scholarly musings about aging and gerontology, check out Scott D. Wright's blog, "Rogue Scholarship on Aging." Wright believes that we are entering a phase he calls "Post-Aging," but we are not headed toward any unified theory of aging. For more, see: <http://uofugeron.wordpress.com/2009/08/01/prologomena-to-any-future-gerontology-that-will-be-able-to-present-itself-as-a-science/>

Generations, the Journal of the American Society on Aging, devoted its Fall 2010 issue (Vol. 34, No. 3) to "The Future of Aging." Edited by Richard Adler, it offers articles by thought leaders in many areas of aging. For the complete table of contents, or to purchase a copy, go to: <http://www.asaging.org/generations/gen34-3/toc.cfm>

In the March 2011 issue of *Age and Ageing* (Vol. 40, No. 2), Anita E. Molzahn *et al* discuss "Comparing the Importance of Different Aspects of Quality of Life to Older Adults across Diverse Cultures." Although they did find significant cross-cultural differences, these were reduced once health status, gender and age were taken into account. For more info see the abstract at: <http://ageing.oxfordjournals.org/content/40/2/192.abstract>

In the same issue, Johann Mathillas *et al* investigate the "Increasing Prevalence of Dementia among Very Old People." They did discover over a five year period that the incidence of dementia in Sweden increased for people age 85+, and they speculate that this reflects reduced death rates for people who have risk factors for dementia. View the abstract at: <http://ageing.oxfordjournals.org/content/40/2/24>

[3.abstract](#)

In "Mortality and Morbidity Trends: Is There Compression of Morbidity?" (*Journals of Gerontology Series B: Social Sciences*, Vol. 66B, No. 1, January 2011), Eileen M. Crimmins and Hiram Beltrán-Sánchez find that reductions in mortality rates have not reduced morbidity rates, which is to say, we spend just as much time being ill or immobile nowadays as people did in the past. See the abstract at: <http://psychsocgerontology.oxfordjournals.org/content/66B/1/75.abstract>

In the same issue, David Richter *et al* report that while younger women are better than older women at recognizing sadness and anger, both groups are equally adept at recognizing happiness, in context. For the abstract of "Age Differences in Emotion Recognition: The Task Matters," go to: <http://psychsocgerontology.oxfordjournals.org/content/66B/1/48.abstract>

Erika Borella *et al*, in "The Influence of Time of Testing on Interference, Working Memory, Processing Speed, and Vocabulary: Age Differences in Adulthood" (*Experimental Aging Research*, Vol. 37, No. 1, January 2011), report that memory testing of older vs. younger adults is affected by time of day: older people are more susceptible to poorer performance in the afternoon than younger people are. For the abstract of this article, go to: <http://www.informaworld.com/smpp/content~db=all~content=a932405956~frm=titlelink>

Psychology and Neuroscience

In "Use It or Lose It? Wii Exercise Practice and Reading for Domain Knowl-

edge," *Psychology and Aging* (December 2010, Vol. 25, No. 4), Phillip L. Ackerman *et al* report on the effects of brain exercise using reading or Wii, and get results congruent with many other studies on brain exercise: improvement occurred in the ability to perform the specific tasks in which the training took place, but not significantly in cognitive ability more broadly. The abstract can be found at:

<http://psycnet.apa.org/index.cfm?fa=browsePA.volumes&jcode=pag>

However, in the same issue, Erika Borella *et al* did find some broader cognitive gains using "working memory" training, with benefits in visuo-spatial working memory, short-term memory, inhibition, processing speed, and fluid intelligence. For the abstract, go to:

<http://psycnet.apa.org/index.cfm?fa=browsePA.volumes&jcode=pag>

Vanessa Lawrence *et al* report in "Threat to Valued Elements of Life: The Experience of Dementia Across Three Ethnic Groups," *The Gerontologist* (Vol. 51, No. 1, February 2011), that three different ethnic groups in the U.K. (white British, south Asian, and black Caribbean) have similar general concerns about the onset of dementia, but that the specifics differ. The abstract can be viewed at:

<http://gerontologist.oxfordjournals.org/content/51/1/39.abstract>

Sociology and Demographics

The U.S. Census Bureau has created links on its website to the latest population data on older Americans. The "The Older Population in the United States: 2009" page enables you to download various breakdowns of this data in either Excel or CSV formats. See:

<http://www.census.gov/population/www/socdem>

[o/age/older_2009.html](http://www.urban.org/publications/412296.html)

Philip Issa and Sheila R. Zedlewski present data on "Poverty Among Older Americans, 2009" for the Urban Institute, "Unemployment Statistics on Older Americans," February 2011. They report that about one in three Americans age 65 or older lived in low-income families in 2009, including 8.9 percent in poverty. For more, see:

<http://www.urban.org/publications/412296.html>

Investment and Personal Finances

The National Council on Aging's "Benefits CheckUp" website helps people find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs. You can reach it at:

<https://www.benefitscheckup.org/>

The U.S. Securities and Exchange Commission released in January its *Study on Investment Advisers and Broker-Dealers*, which contains recommendations about regulation of how these two kinds of advisers relate to individual customers when it comes to personalized investment advice. The principal change is that both groups, not just registered investment advisers, be held to a fiduciary standard. For the full text, refer to:

<http://sec.gov/news/studies/2011/913studyfinal.pdf>

Best-Case Strategies for a Flexible Retirement: The MetLife Study of Thinking About Retirement in Uncertain Times is a February 2011 report from the MetLife Mature Market Institute. Based on surveys and in-depth interviews, it identifies where older Americans are today,

and itemizes the actions and strategies of those who are successfully planning their retirement. The complete text may be found at:

<http://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-best-case-strategies-flexible-retirement.pdf>

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“Dynamically Managing the Sequence Risk of Retirement Income,” by Somnath Basu, appears in the January 2011 issue of the *Journal of Financial Service Professionals* (Vol. 65, No. 1). Basu outlines a schema that incorporates the business cycle effect within a fairly sophisticated but easy-to-understand framework for a retirement income distribution model.

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In the same issue, two significant articles appear concerning retirement withdrawals:

“Systematic Withdrawal Programs: Unsafe at Any Speed,” by Garth A. Bernard, who argues that any version of a systematic withdrawal program exposes the client to unacceptable risks, and that guaranteed income alternatives are needed.

“In Search of the ‘Best’ Retirement Strategy,” by William Klinger, who models eight different strategies, including the mixing in of varying amounts of immediate annuities.

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A January 2011 study from the Bankers Life & Casualty Center for a Secure Retirement, titled *Middle-Income Retirement Preparedness Study*, reports that over half of U.S. middle-income families do not receive *any* financial advice, and most of those who do have had to take the initiative themselves. The full report can be found at:

[http://www.centerforsecureretirement.com/med](http://www.centerforsecureretirement.com/media/38740/18120_report_01-2011_final.pdf)

[ia/38740/18120_report_01-2011_final.pdf](http://www.centerforsecureretirement.com/media/38740/18120_report_01-2011_final.pdf)

A brief supplementary report, *Three Misconceptions Held by Middle-Income Americans about Professional Retirement Advice* aims to debunk the three most common reasons middle-income people say they do not seek advice: that they can do it themselves (47%), that they don’t have enough assets (37%), and that advice is too expensive (23%). See:

http://www.centerforsecureretirement.com/media/38097/18122_insightreport_01-2011_final.pdf

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The Process of Planning and Personal Risk Management – 2009 Risks and Process of Retirement Survey was released by the Society of Actuaries in February. It reveals pretty much the same constellation of concerns about retirement risks as the 2007 survey, but for the first time queries people about planning for retirement, finding that most people do not plan much beyond normal life expectancy, and that they are not familiar with financial options that could help them. For the complete report, go to:

<http://www.soa.org/files/pdf/research-key-finding-process-planning.pdf>

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Deloitte released the 2010 edition of its *Annual 401(k) Survey of Retirement Readiness* in December. They note that 62% of plan sponsors surveyed feel that their responsibility includes taking an interest in whether employees are tracking towards a comfortable retirement, but even so, only 15% of plan sponsors believe most employees will, in fact, be prepared for retirement. For the full report, including much additional data detail, see:

[http://www.iscebs.org/Resources/Surveys/Documents/401\(k\)Survey_10.pdf](http://www.iscebs.org/Resources/Surveys/Documents/401(k)Survey_10.pdf)

The Society of Actuaries released a report on their *2010 Health Care and Retirement Survey*, released October 25, 2010, indicating among other results that 62 percent of pre-retirees are not at all confident that they are saving enough to handle healthcare costs in retirement. For more, go to: <http://www.soa.org/files/pdf/news-pub-healthcare-retire-survey-fact.pdf>

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The Role of Financial Literacy in Determining Retirement Plans, a working paper for the National Bureau of Economic Research (December 2010), by Robert Clark *et al*, finds that misconceptions about eligibility ages and plan generosity influence workers' expected age of retirement, and while retirement-related decisions will affect workers' wellbeing for the remainder of their lifetimes, many do not possess enough basic financial knowledge to confidently make optimal choices. For more see: <http://www.nber.org/papers/w16612>

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Alice H. Munnell *et al* produced a working paper for the Boston College Center for Retirement Research in January 2011, titled *How Important Are Intergenerational Transfers for Baby Boomers?* They estimate that two-thirds of boomer households will receive some inheritance over their lifetime, with a median amount of \$64,000. For the full report, go to: http://crr.bc.edu/images/stories/Working_Papers/wp_2011-1.pdf

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For a different take on inheritances, see *Inheritances and the Distribution of Wealth Or Whatever Happened to the Great Inheritance Boom?* A December 2010 working paper for the U.S. Bureau of Labor Statistics by Edward N. Wolff and Maury Gittleman. They report that

from 1989 to 2007, the share of households reporting a wealth transfer fell by 2.5 percentage points, though the dollar amount did rise modestly. They also observe that inheritances are having a moderating effect on wealth inequality in the U.S. See the complete text at: <http://www.bls.gov/osmr/pdf/ec110030.pdf>

Also: <http://www.nber.org/papers/w16840>

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William G. Gale and Ruth Levine discuss *Financial Literacy: What Works? How Could It Be More Effective?* in an October 2010 white paper for the Brookings Institution. This analysis, which highlights the extent and effects of financial illiteracy among American households, reviews previous efforts to promote financial literacy, and discusses new directions for such initiatives, can be found in its entirety at: http://www.brookings.edu/~media/Files/rc/papers/2010/10_financial_literacy_gale_levine/10_financial_literacy_gale_levine.pdf

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Arthur Lewbel and Shannon Seitz produced a working paper for the Boston College Center for Retirement Research in February 2011 titled *Health and Retirement Effects in a Collective Consumption Model of Elderly Households*. It explores the consumption of goods by retired married couples. For the full report, go to: http://crr.bc.edu/working_papers/health_and_retirement_effects_in_a_collective_consumption_model_of_elderly_households.html

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The newly formed U.S. Consumer Financial Protection Bureau has a website up and running. There's not a lot there, but it should become a key resource for consumers (and their advisers) as this agency ramps up:

<http://www.consumerfinance.gov/>

On June 16, the U.S. Senate Committee on Aging held hearings on “The Retirement Challenge: Making Savings Last a Lifetime.” The hearings featured testimony from both government and industry representatives. For written testimony, see:

http://aging.senate.gov/hearing_detail.cfm?id=325713&

Pensions, Annuities, and Social Security

The Drawdown of Personal Retirement Assets, a working paper for the National Bureau of Economic Research (January 2011), by James M. Poterba *et al*, finds that retirement withdrawals from qualified retirement plans are usually modest, with only 18% of households making such withdrawals at all during their 60s; and that while withdrawals rise sharply once they are legally required after age 70, they still average only about 5% a year. For more see:

<http://www.nber.org/papers/w16675>

Victoria Bryant *et al* look at a related issue: qualified plan withdrawals prior to retirement. *Qualified Retirement Plans: Analysis of Distribution and Roll-over Activity*, their 2011 paper for the Pension Research Council, indicates that such withdrawals are less prevalent than they used to be, but that their effects are more deleterious for lower income groups than for the more affluent. See the abstract at:

<http://www.pensionresearchcouncil.org/publications/document.php?file=935>

AON/Hewitt has produced a report on Defined Contributions plans titled *Retirement Readiness: Bridging the Gap Across Generations* (December 2010).

This study, which examines participant behavior in defined contribution plans and expected consequences for retirement readiness across three generations — Generation Y, Generation X and younger Baby Boomers — is available in full at:

http://www.aon.com/attachments/RetirementReadiness_2010_Highlights.pdf

C. Eugene Steuerle and Stephanie Rennane provide tables illustrating, for people of different ages / marital status / earnings levels, the costs and benefits of Social Security and Medicare. For more, see “Social Security and Medicare Taxes and Benefits Over a Lifetime,” at: <http://www.urban.org/publications/412281.html>

Justine Hastings *et al*, in a paper titled “Financial Literacy and Pension Fees” for the TIAA-CREF Institute (*Trends and Issues*, February 2011), find that how the impact of fund fees is illustrated to participants has an impact on their understanding and their choices, and that the benefit is greater for those who are less financially literate. The full report can be found at:

http://www.tiaa-crefinstitute.org/pdf/research/trends_issues/ti_financialpension0211.pdf

In a related TIAA-CREF study, “Wealth, Financial Literacy and Schooling,” by Jere R. Behrman *et al*, (*Trends and Issues*, February 2011), argue that financial literacy is at least as important as schooling, if not more so, in affecting household wealth and pension contributions. The full text is available at:

http://www.tiaa-crefinstitute.org/pdf/research/trends_issues/ti_wealth0211a.pdf

Changes in Firm Pension Policy: Trends Away from Traditional Defined Benefit Plans is a February 2011 working paper by Kandice A. Kapinos, for the Boston College Center for Retirement Research. Kapinos looked into the participant characteristics of DB plans that converted to Cash Balance plans, and consistently finds positive associations between firms with older and female workforces and having defined contribution plans during the same time. The complete text is available at: http://crr.bc.edu/images/stories/Working_Papers/wp_2011-6.pdf

Bum Jung Kim and Fernando report in the February 2011 *Journal of Applied Gerontology* (Volume 30, No. 1) that, for several reasons, Social Security tends to be a particularly good financial arrangement for Latinos. The abstract of "Social Security and Its Impact on Older Latinos" appears at: <http://jag.sagepub.com/content/30/1/85.abstract>

Work and Retirement

A Post-Crisis Assessment of Retirement Income Adequacy for Baby Boomers and Gen Xers, a report by Jack VanDerhei for the Employee Benefits Research Institute (February 2011), analyzes in considerable detail the impact of the recent recession on retirement security in the U.S. Among its key findings: somewhere between 3.8 and 14.3 percent of households moved into the "at risk" category during that interval. For the full study, go to: http://www.ebri.org/pdf/briefspdf/EBRI_02-2011_No354_Post-Crisis_Ret-IncAd.pdf

401helpcenter.com has added a new page to its website: "The Costs to Employers of Having Employees Who Are Unable to Retire," which outlines four

such costs, as enumerated by Financial Finesse, which can help make a case for both more retirement savings and more retirement education. See: http://www.401khelpcenter.com/ff/ff_2011_cost_cant_retire.html

Educational Matters: The Impact of Educational Attainment on Worker Retirement Outlook is the title of a December 2010 report produced by the Transamerica Center for Retirement Studies. Their analysis shows that while most people need more information and help preparing for retirement than they currently have, those with less education have less confidence in their retirement finances, have less knowledge about it, and are looking for somewhat different forms of support. The complete report can be found at: <http://www.transamericacenter.org/resources/TCRS11thEducationalMattersFinal.pdf>

Steven Edward Mock *et al* report in the February 2011 *Journal of Applied Gerontology* (Volume 30, No. 1) that the more participants conceal sexual orientation, the more they engage in retirement financial planning. The abstract of "Gay and Bisexual Men's Disclosure of Sexual Orientation in the Workplace: Associations With Retirement Planning" appears at: <http://jag.sagepub.com/content/30/1/123.abstract>

Simplifying Security: Encouraging Better Retirement Decisions is a web report, including a brief video and downloadable testimony from Jean Chatzky, Lori Lucas, Julie Agnew, and Jeffrey R. Brown, all compiled during a February 3, 2011 hearing before the U.S. Senate Committee on Health, Education, Labor and Pensions. Find it at: <http://help.senate.gov/hearings/hearing/?id=c8c1c5c7-5056-9502-5dd5-8b9f87d76457>

Richard W. Johnson *et al* provide a series of charts showing the impact of the recession on unemployment among older workers. More information can be found in their report for the Urban Institute, "Unemployment Statistics on Older Americans," updated in February, at: <http://www.urban.org/publications/411904.html>

Richard W. Johnson and Janice Park produced an additional report for the Urban Institute in January highlighting the difficulties that laid-off older workers are having finding jobs, and the effect this has on the idea of securing one's retirement by working longer. The complete text of *Can Unemployed Older Workers Find Work?* is available at: <http://www.urban.org/uploadedpdf/412283-Unemployed-Older-Workers.pdf>

Does poor health increase the likelihood of early retirement? In the January 2011 issue of *Age and Ageing* (Vol. 40, No. 1), Neil E. Rice *et al* find that it does, particularly in older workers who report depressive symptoms or impaired physical mobility, especially with lower limb pain and shortness of breath. For more info see the abstract of "Common Health Predictors of Early Retirement: Findings from the English Longitudinal Study of Ageing" at: <http://ageing.oxfordjournals.org/content/40/1/54.abstract>

Interdependent Durations in Joint Retirement is a February 2011 working paper by Bo Honoré and Áureo de Paula, for the Boston College Center for Retirement Research. They use mathematical modeling to understand the reasons why working couples tend (usually) to retire close to the same

time, but sometimes don't. The complete text is available at: http://crr.bc.edu/images/stories/Working_Papers/wp_2011-5.pdf

Richard W. Johnson and Corina Mommaerts also produced a working paper for the Boston College Center for Retirement Research, this one in January. *Age Differences in Job Displacement, Job Search, and Reemployment* reveals that older workers are less likely to lose their jobs, but when they do, they have a harder time finding new jobs, and they tend to experience sharp wage declines. For the full report, go to: http://crr.bc.edu/images/stories/Working_Papers/wp_2011-3.pdf

Also from for the Boston College Center for Retirement Research: Barry P. Bosworth and Gary Burtless on *Recessions, Wealth Destruction, and the Timing of Retirement* (December 2010). They find essentially no evidence that fluctuations in the prime-age unemployment rate have an important or systematic effect on the labor force participation rates of women past age 55. In contrast, the prime-age unemployment rate has a significant, though not a particularly large, impact on the participation rate of older men. See the full text at: http://crr.bc.edu/images/stories/Working_Papers/wp_2010-22.pdf

In "Precarious Employment, Bad Jobs, Labor Unions, and Early Retirement" (*Journals of Gerontology Series B: Social Sciences*, Vol. 66B, No. 2, March 2011), James M. Raymo *et al* report that experience of involuntary job loss and exposure to bad jobs are associated with a lower risk of retiring before age 65, whereas labor union member-

ship is associated with a higher likelihood of early retirement – though more so for men than for women. For the abstract, go to:

<http://psychogerontology.oxfordjournals.org/content/66B/2/249.abstract>

Health, Medicine, and Elder Care

The Elder Care Study: Everyday Realities and Wishes for Change, an October 2010 report by Kerstin Aumann *et al* for the Families and Work Institute as part of the 2008 National Study of the Changing Workforce, provides data and analysis concerning people in the workforce who provide elder care to family members. See the complete report at: http://familiesandwork.org/site/research/reports/elder_care.pdf

Yiu Tung Suen questions the “misery perspective” generally used to understand gender, ageing and health, where elderly women are considered to be more ill than elderly man. His study finds that although gender difference in reporting poor health exists for those born between 1880 and 1920, the difference is not observed for those born later. The abstract of “Do Older Women or Older Men Report Worse Health? Questioning the ‘Sicker’ Older Women Assumption through a Period and Cohort Analysis,” *Social Theory & Health*, (Vol 9, No. 1, February 2011) is available at:

<http://www.palgrave-journals.com/sth/journal/v9/n1/abs/sth20106a.html>

Lynn Nonnemaker and Shelly-Ann Sinclair of the AARP Public Policy Institute have produced a report on *Medicare Beneficiaries’ Out-of-Pocket Spending for Health Care*, indicating that the median average such spending was \$3,103

per person in 2006. They give detail by age, sex, race, and poverty level. For the full text of this January 2011 report, visit:

<http://assets.aarp.org/rgcenter/ppi/health-care/i48-oop.pdf>

What Is “CLASS” and Will It Work? is a February 2011 brief by Alicia H. Munnell and Josh Hurwitz, for the Boston College Center for Retirement Research. They describe the “Community Living Assistance Services and Supports” component of last year’s U.S. health care law, which is intended to provide an alternative for current long-term care financing, and they analyze the obstacles to success, suggesting some possible changes that might improve the program’s effectiveness. You can find the complete text at:

http://crr.bc.edu/images/stories/Briefs/IB_11-3.pdf

The U.S. Centers for Disease Control have released several interesting studies recently, including:

Adult Obesity Prevalence in Canada and the United States (NCHS Data Brief No. 56, March 2011), by Margot Shields *et al*, showing that while obesity is a problem in both countries, it is worse, and increasing faster, in the U.S. than in Canada, in general and within gender and ethnic groups. See:

<http://www.cdc.gov/nchs/data/databriefs/db56.htm>

Obesity and Socioeconomic Status in Children and Adolescents: United States, 2005-2008 (NCHS Data Brief No. 51, December 2010), by Cynthia L. Ogden *et al*, detailing the childhood obesity epidemic in the U.S., which is worse among the poor, but not at all limited to the poor. See:

<http://www.cdc.gov/nchs/data/databriefs/db51.htm>

Obesity and Socioeconomic Status in Adults: United States, 2005-2008 (NCHS Data Brief No. 50, December 2010), by Cynthia L. Ogden *et al*, showing some surprising results by ethnic and economic category. See: <http://www.cdc.gov/nchs/data/databriefs/db50.htm>

Young Adults Seeking Medical Care: Do Race and Ethnicity Matter? (NCHS Data Brief No. 55, January 2011), by Barbara Bloom and Robin A. Cohen, who found that young Hispanic Americans are much less likely to have health insurance than their black or anglo peers, but that among the uninsured, non-Hispanic white young people are more likely to have unmet medical needs: <http://www.cdc.gov/nchs/data/databriefs/db55.htm>

Following up on the obesity theme, N.I. Larson and M.T. Story review the literature on the connection between obesity and uncertainty about where the next meal is coming from, and between obesity and use of food stamps. The abstract of "Food Insecurity and Weight Status Among U.S. Children and Families," in the February 2011 *American Journal of Preventive Medicine* (Vol. 40, No. 2), reporting mixed evidence for such connections, is available at: <http://www.rwjf.org/pr/product.jsp?id=71800>

Honest, it's not us: obesity is in the air! One more for you: Markus H. Schafer and Kenneth F. Ferraro, "The Stigma of Obesity: Does Perceived Weight Discrimination Affect Identity and Physical Health?" in the March 2011 issue of the *Journal of Social Psychology* (Vol. 74, No. 1). The authors found that perceived weight discrimination is found to be harmful, increasing the health risks of obesity associated with functional disability and, to a lesser degree, self-

rated health. The abstract is at: <http://spq.sagepub.com/content/74/1/76.abstract>

M. Baruth *et al* tested the efficacy of the Active Living Every Day (ALED) group-based behavior change program, and found significant improvements in all performance-based physical function tests after completing the program. An abstract of "Changes in Physical Functioning in the Active Living Every Day Program of the Active for Life Initiative[®]," from the *International Journal of Behavioral Medicine* (2010), appears at: <http://www.rwjf.org/pr/product.jsp?id=71674>

If you need a brief overview of complementary and alternative medicine (CAM) – pros, cons, and current/future status – take a look at "The Need to Know: Alternative Medicine and Your Patients," in the Winter 2011 issue of *Aging Well* (Vol. 4, No. 1). This article is available online at: http://www.agingwellmag.com/archive/winter2011_p16.shtml

In "Psychosocial Predictors of Changing Sleep Patterns in Aging Women: A Multiple Pathway Approach," *Psychology and Aging* (December 2010, Vol. 25, No. 4), Cynthia H. Phelan *et al* found that higher psychological well-being (positive relations with others, environmental mastery, personal growth, purpose in life, and self-acceptance), fewer illnesses, and lower depression scores predicted reduced odds for membership in the disrupted sleep group. The abstract can be found at: <http://psycnet.apa.org/index.cfm?fa=browsePA.volumes&jcode=pag>

In the same issue, Janie Corley *et al* have produced an article titled "Is Body

Mass Index in Old Age Related to Cognitive Abilities? The Lothian Birth Cohort 1936 Study.” Their results question this connection, finding that the previously reported BMI–cognition associations in later adulthood could be largely accounted for by prior ability and socioeconomic status, and by the possible influence of these factors on the adoption of health behaviors in adulthood. For the abstract, go to: <http://psycnet.apa.org/index.cfm?fa=browsePA.volumes&jcode=pag>

How dangerous are adverse drug reactions? The U.S. Center for Behavioral Health Statistics and Quality reports that in 2008 there were over 1.1 million hospital visits by people age 50 and up, and that about one-third of those led to actual hospitalization. See “Emergency Department Visits Involving Adverse Reactions to Medications among Older Adults” in the February 24, 2011 issue of *The DAWN Report*, at: http://oas.samhsa.gov/2k11/DAWN013/AdverseReactionsOlderAdults_HTML.pdf

Housing, Community, and Leisure

Norma Paz Garcia et al have produced a report titled *Examining Faulty Foundations in Today's Reverse Mortgages* on behalf of the Consumers Union and other agencies. This December 7, 2010 study examines the ways in which the marketing of reverse mortgages has served older consumers badly, and what should be done about it. The full report can be found at: <http://www.consumersunion.org/pdf/reverse-mortgage-report-2010.pdf>

Donald A. Redfoot of the AARP Public Policy Institute has produced a report on *How Recent Changes in Reverse*

Mortgages Impact Older Homeowners, which notes that the mortgage loan crisis is generating an impetus for more consumer protections, but there is also an increase in the cost and complexity of reverse mortgages. For the full text of this February 2011 report, visit: <http://assets.aarp.org/rgcenter/ppi/ltc/fs211-economic.pdf>

The Transition: Life Satisfaction and Subjective Well Being for Residents of Senior Living Communities is a September 2010 study by the International Longevity Center, on behalf of Atria Assisted Living, suggesting that seniors in congregate living situations, such as assisted living or retirement communities, can experience greater subjective well-being in this type of setting. For the complete report, go to: http://www.atriaseniorliving.com/agingstudy/Transition_Study.pdf

In the March 2011 issue of *Age and Ageing* (Vol. 40, No. 2), Jill A. Bennett and Kerri Winters-Stone discuss “Motivating Older Adults to Exercise: What Works?” For more info see: <http://ageing.oxfordjournals.org/content/40/2/148.extract>

Andrés Ramirez and Hakan Saraoglu present “An Analytic Approach to Selecting a Nonprofit for Donation,” in the January 2011 issue of the *Journal of Financial Planning* (Vo. 24, No. 1). This is intended as tool professional advisers can use to create a short-list of options by using financial and governance criteria.

Family and Social Networks

In "Who Gets What and Why? Help Middle-Aged Adults Provide to Parents and Grown Children" (*Journals of Gerontology Series B: Psychological Sciences*, Vol. 66B, No. 1, January 2011), Karen L. Fingerman *et al* find that middle-aged adults provide greater support to offspring because they view offspring as more important than parents and offspring have greater everyday needs (e.g., being a student, not married). Parental disability accounts for greater support to parents. See the abstract at: <http://psychogerontology.oxfordjournals.org/content/66B/1/87.abstract>

Rachel Margolis and Mikko Myrskylä have done an international study of the relationship between happiness and having children. They find that in general there is a negative correlation below age 40, but a positive correlation after age 40, so that having children can be viewed as an investment in the future. The abstract of "A Global Perspective on Happiness and Fertility," from the March 2011 issue of *Population and Development Review*, can be viewed at: <http://www.demogr.mpg.de/>

The U.S. Senate Special Committee on Aging held hearings on March 2 on "Justice for All: Ending Elder Abuse, Neglect and Financial Exploitation. Testimony by elder advocates and by government officials, as well as a star turn by Mickey Rooney, can be found at: http://aging.senate.gov/hearing_detail.cfm?id=31550&

In a December 14, 2010 press release, "Census Bureau Reports Increase in Children Living with Grandparents,"

Generations United calls attention to data showing that 5,000,000 U.S. children now live with grandparents, up 400,000 from a decade earlier. For details and information about the original sources of data, see:

<http://www.gu.org/Portals/0/documents/Press%20Releases/2010-Dec-14-PressRelease-Grandfamilies-Census.pdf>

Carol M. Musil *et al* report in "Grandmothers and Caregiving to Grandchildren: Continuity, Change, and Outcomes Over 24 Months," *The Gerontologist* (Vol. 51, No. 1, February 2011), that caregiving for grandchildren negatively affects caregiving stress and reward, intra-family strain, social support, depressive symptoms, physical health, and perceived family functioning. The only measured areas not adversely affected were mental health and resourcefulness. The abstract can be viewed at:

<http://gerontologist.oxfordjournals.org/content/51/1/86.abstract>

A Portrait of Stepfamilies is a January 18, 2011 report by Kim Parker of the Pew Research Center concerning step-relatives, which about 4 in 10 American adults have. Those who do are just as likely as others to say family is important, but they typically feel a stronger sense of obligation to biological family members than to step relatives. For more, see:

<http://pewresearch.org/pubs/1860/survey-stepfamilies-demographics-opinions>

Also from Pew:

Generations Online in 2010 (December 16, 2010) by Kathryn Zickuhr. She reports that while online social networking steadily declines in popularity by age, it continues to expand rapidly, es-

pecially in the older groups. For instance, 34% of "Older Boomers," age 55 to 64, are now connected on such sites, compared to only 11% nineteen months earlier. For the complete report, see:

<http://pewresearch.org/pubs/1831/generations-online-2010>

In the January 2011 issue of the *Journal of Personality and Social Psychology*, (Vol. 100, No. 1), Loran F. Nordgren *et al* explore "Empathy Gaps for Social Pain: Why People Underestimate the Pain of Social Suffering." They observe that people tend to empathize less with social pain (ostracism, shame, etc.) than with physical pain, unless they themselves have suffered from social pain. The abstract is available at: <http://psycnet.apa.org/journals/psp/100/1/>

Spirituality, Purpose, and Meaning

In the January 2011 issue of the *Journal of Personality and Social Psychology*, (Vol. 100, No. 1), Julie J. Exline *et al* explore "Anger Toward God: Social-Cognitive Predictors, Prevalence, and Links with Adjustment to Bereavement and Cancer." They report on the results of five different studies examining people's anger toward God, especially in connection with negative life events. The abstract is available at: <http://psycnet.apa.org/journals/psp/100/1/>

In "Self-reported Goal Pursuit and Purpose in Life Among People With Dementia" (*Journals of Gerontology Series B: Psychological Sciences*, Vol. 66B, No.2, March 2011), Wingyun Mak reports that people with dementia who engage in goal-directed activity may experience a greater sense of purpose. For the abstract, go to:

<http://psychsocgerontology.oxfordjournals.org/content/66B/2/177.abstract>

In the same issue, Amit Shrira *et al* find that older people more readily separate positive and negative future expectations, perhaps because they tie these expectations to their own ability to function – which suggests a more complex mental organization. The abstract of "For Better and for Worse: The Relationship between Future Expectations and Functioning in the Second Half of Life" is at:

<http://psychsocgerontology.oxfordjournals.org/content/66B/2/195.abstract>

Philip S. Brenner studies the previously reported fact that, when surveyed, people overstate their religious attendance. His study confirms this effect, but also finds that self-reported religious attendance is still a good indicator of degree of religiosity. The abstract of his article, "Identity Importance and the Overreporting of Religious Service Attendance: Multiple Imputation of Religious Attendance Using the American Time Use Study and the General Social Survey," from the March 2011 issue of the *Journal for the Scientific Study of Religion* (Vol. 50, No. 1), is available at: <http://onlinelibrary.wiley.com/doi/10.1111/j.1468-5906.2010.01554.x/abstract>

In the same issue, Jen'nan G. Read and David E. Eagle write about "Intersecting Identities as a Source of Religious Incongruence." They argue that we often err in assuming consistency between one's religious beliefs and one's attitudes and behaviors in real life situations, when they are in fact highly variable, and they identify specific areas where such disconnects are most prevalent. The abstract can be found

at:

<http://onlinelibrary.wiley.com/doi/10.1111/j.1468-5906.2010.01555.x/abstract>

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A third article of interest in that issue is David E. eagle's study, "Changing Patterns of Attendance at Religious Services in Canada, 1986–2008." He reports a very large (20 percentage point) drop in religious attendance in Canada over a 22-year period, especially in Quebec province and among Catholics. Protestant attendance outside of Quebec actually increased a bit. The abstract is at:

<http://onlinelibrary.wiley.com/doi/10.1111/j.1468-5906.2010.01559.x/abstract>

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In "Religious Involvement, Religious Context, and Self-Assessed Health in Europe," Tim Huijts and Gerbert Kraykaamp find, based on a 28-nation analysis, that individual religious attendance is positively related to self-assessed health in Europe, and that Protestants feel healthier than Catholics. The abstract, from the March 2011 issues of the *Journal of Health and Social Behavior* (Vol. 52, No. 1), is available at:

<http://hsb.sagepub.com/content/52/1/91.abstract>

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In "Religion, Suffering, and Self-rated Health Among Older Mexican Americans" (*Journals of Gerontology Series B: Social Sciences*, Vol. 66B, No. 2, March 2011), Neal Krause and Elena Bastina report that older Mexican Americans who use their faith to find something positive in the face of suffering tend to rate their health more favorably. In contrast, older Mexican Americans who believe that it is important to suffer in silence tend to rate their health less favorably. For the abstract, go to:

<http://psychsocgerontology.oxfordjournals.org/content/66B/2/207.abstract>

End of Life Issues

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Just Talk About It is a group discussion guide produced by the Pennsylvania Department of Aging in 2010, dealing with advance care planning, caregiving, hospice and palliative care, and pain management. It's available for free at: <http://www.takechargeofyourlife.org/pdfs/Just-Talk-About-It-Discussion-Group-12-Large%20Print.pdf>

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The U.K. Department of Health, in collaboration with the Universities of Hull, Staffordshire, and Aberdeen, has produced a November 2010 document titled: *Spiritual Care at the End of Life: A Systematic Review of the Literature*, which, in addition to including a bibliography of hundreds of English-language items published from 2000 to 2010, also discusses concepts and models. The full study is available at:

http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_123804.pdf

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A study by Adrienne L. Jones *et al* for the National Center for Health Statistics indicates that 28% of home health care patients, 65% of nursing home residents, and 88% of discharged hospice care patients had at least one advance directive on record. For more details, see *Use of Advance Directives in Long-term Care Populations*, NCHS data brief #53 (January 2011), at:

<http://www.cdc.gov/nchs/data/databriefs/db54.pdf>

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In the February 2011 issue of the *Journal of Financial Planning* (Vol. 24, No. 2), Shelley A. Lee leads a panel of financial pros who discuss "The Life to Plan for After a Death," illustrating how

taking the right financial steps after someone dies can not only fulfill a pre-death plan, but compensate for inadequacies in prior planning.

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“Complementary and Alternative Therapies in Hospice: The National Home and Hospice Care Survey: United States, 2007,” in the January 19, 2011 issue of *National Health Statistics Reports* (No. 33), provides data on the prevalence of such therapies and the characteristics of the care providers and the patients who use them. This detailed article is available in full at:

<http://www.cdc.gov/nchs/data/nhsr/nhsr033.pdf>