



Cooperative Extension Service

Department of Family & Consumer Sciences
College of Agriculture



March-April 1997 Family Life Newsletter

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STEPPING UP, NOT CHECKING OUT

Toss the rocking chair; bring in the Harley. Parents of Baby Boomers are *already* transforming the meaning of retirement. With the ranks of over-65s swelling from 33 million (1995) to 62 million (2025) in the next three decades, now is the time for personal preparation and public policy discussion to promote creative living in the later years.

WHAT WILL IT BE LIKE?

Retirement options for housing, self-care, medical services, work, formal and informal education, and recreation will continue to expand and to vary widely by health, income, and region. Individuals and families will be faced with a kaleidoscope of choices. Caring businesses and communities can expand and improve available choices by providing economical, enjoyable, and useful ways for seniors of the 21st century to find fulfillment and share a lifetime of experience with younger generations.

*Retirement at 65 is ridiculous.
When I was 65 I still had pimples*
--George Burns

HOW CAN MIDLIFE ADULTS MAKE RETIREMENT BETTER

Today's choices will make a huge difference in the quality of life after 65...70...or whatever age a person transitions from full time work and can count on some income support. Steps to make midlife and retirement healthier and happier include:

- *HEALTH HABITS, including not smoking or abusing alcohol/drugs, a balanced diet, exercise, and rest for physical wellness
- *CLOSE RELATIONSHIPS involving opportunities to give talents and caring as well as to receive support, companionship
- *LONG-TERM MONEY HABITS which limit credit liability, save as much as possible, and insure against major losses
- *INTERESTING ACTIVITIES in and beyond work which offer creative and contributing outlets when "your time is your own"
- *PURPOSE AND VITALITY, flowing from values and relationships which have matured even within the "rat race" of midlife

PARTNERS ON CHINOOK:
WY Dept. of Education
WY Dept. of Family Services
WY Dept. of Health

ROUNDUP ON THIS EDITION

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Feedback or requests for resources or training welcomed. For more resources on family life education check out the UW Extension Family Life World Wide Web site, "*Dreamcatcher*" at www.uwyo.edu/ag/ces/family/dream.htm

Research Briefs

New Findings on Retirement

Women's Financial Stress Risks

Analysis of Social Security's 1982 New Beneficiary Survey (n=2841, mid-late 60s) found 1/6 unmarried women financially stressed (pre-tax income less than 125% above poverty level). Predictors of stress included age, race, education, part time work, health status, and home ownership. Only 5.3% of married females qualified as stressed, with race, education, and involuntary retirement significant predictors. Stress risks increase with death of spouse and declining assets as individuals age. Work in a gender-segregated job was not a predictor of financial stress, but effects of race discrimination were significant.

Barabara Logue. (1991). *Women at risk: Predictors of financial stress for retired women workers.* The Gerontologist, 31, (5), 657-665.

Bridge Jobs as Transitions

Analysis of Health & Retirement Study of persons over 50 yrs (1992 wave) found a variety of work/retirement patterns, with bridge jobs (part-time or short-term full-time work < 1600 hrs/yr) providing income and career continuity/switch roles for all gender, ethnicity, career status groups. Transition (by choice or unemployment) to self-employment or new salaried position is more common in midlife than young adulthood, often resulting in sustained employment beyond age 65. Good health, low income, and Anglo ethnicity correlated with both employment and bridge jobs.

Joseph F. Quinn; & Michael Kozy. (1996). *The role of bridge jobs in retirement transition: Gender, race, and ethnicity.* The Gerontologist, 36, (3), 363-372.

Predicting Retirement Anxiety

A study of 142 males and 194 females (avg. age = 44 yrs) found preplanning social (but not financial) activities predicted expectations for satisfying retirement activities and overall retirement well-being. Parent models and personal experiences guided ideas of and plans for retirement. Most had little anxiety (perhaps due to income adequacy and remoteness from retirement). Data commend a comprehensive (vs. just money-management) strategy for education.

Karyl E. MacEwen; Julian Barling; E. Kevin Kelloway; & Susan F. Higginbottom. (1996). *Predicting retirement anxiety: The roles of parental socialization and personal planning.* The Journal of Social Psychology, 135, (2), 203-213.

Few people know how to be old.

--Francois de la Rochefoucauld

Retirement Reasons & Coping

150 retired adults over 50 yrs. named over 50 activities typical of their week (82% eating out; 97% TV, 90% cleaning house; 96% laughing; 86% music at least once/week). Those who retired for personal reasons (20% men, 40% women) were most satisfied with activities, finances, and health. Retirement for work reasons (58% men, 32% women) correlated with unhappiness and low interest in activities and health practices. Quitting work for health reasons (22% men, 28% women) generally resulted in more active health maintenance and family contact, but somewhat limited engagement in other activities. Implications for retirement counseling are offered Kathy A. Hanisch. (1994). *Reasons people retire and their relations to attitudinal and behavioral correlates in retirement.* Journal of Vocational Behavior, 45, 1-16.

TheoryBase

Retirement Adjustment

In Adult Development and Aging, J.W. Rybash, P.A. Roodin, & J.W. Santrock (Wm. C. Brown, 1991) identify three major retirement theories:
1) Stage theories focus on adjustment steps (i.e., Atchley, reviewed on p. 4 of Chinook)
2) Crisis theories, examine problems (i.e., loss of work identity) in adjustment.
3) Continuity theories emphasize positive adjustments, based on sustaining/gradually refocusing roles and lifestyle.

Busy

Stats: Age Wave

Population Projections by Age (in thousands) [percent of total]

	2000		2010		2025	
	45-64	65+	45-64	65+	45-64	65+
USA	59,860	35,324 [13]	78,651	40,099 [13]	76,432	61,952* [18.5]
WY	108	51 [10]	144	54# [9]		

Source: Census Bureau. (1996). Statistical Abstract of the U.S., No. 24, 47.

*Projections by age/USA (2025): 65-74 (35,425,000), 75-84 (19,481,000), 85+ (7,046,000)

#State projections not calculated beyond 15 years; more conservative population growth projections show less overall growth, resulting in a slightly higher percentage for the over 65 adult cohort

Projected Physician Visits & Percentage Change, 2000 & 2030 (USA)

	2000		2030	
	65-74	75+	65-74	75+
Non-institutionalized	18,243	16,639	35,988	29,616
Medical contacts	147,480	148,133	290,932	264,785
Pct. change/contacts (1989 baseline)	1%	31.1%	99.3%	134.4%

Source: U.S. Senate Special Committee on Aging/AARP/Federal Council on Aging/US Admin. on Aging. (1991). Aging America: Trends and projections. Washington, DC: DHHS, pp. 129.

Workers Worried About Retirement

A 1993 Gallup Poll found:

*53% of Americans worried that they can't retire at a reasonable age

(18-29 yr-olds: 54%; 30-49 yr-olds: 59%; 50+ yr-olds: 38%)

(\$20,000-29,999: 71%; 30,000-49,999: 56%; \$50,000+: 38%)

*A smaller minority (26%) worried about losing their jobs

(18-29 yr-olds: 31%; 30-49 yr-olds: 26%; 50+ yr-olds: 18%)

*Increasing numbers completely satisfied with a job (46% vs. 40% [1989])

(18-29 yr-olds: 37%; 30-49 yr-olds: 44%; 50+ yr-olds: 60%)

(Satisfactions/Independence: 87%; Requirements: 82%; New Skills: 81%

Job Security: 79%; Vacation Time: 72%; Job Stress: 60%)

*Despite their satisfaction with work, a wide majority (70%) preferred

leisure activities to work; One third is dissatisfied with available leisure

Source: David W. Moore & Leslie McAnemy. (1993). Workers concerned they can't afford to retire. The Gallup Poll Monthly, May 1993, pp. 16-25.

Changing Patterns of Employment in the Sixties Decade (Percent, USA)

*Part-time employment for men increased from 6% (25-54 yrs) to 12% (60-61 yrs); 21% (62-64 yrs); 42% (65-69 yrs); over 50% after age 70

Women working part-time are 20% of the younger cohort, with 28% of 60-61 yrs, 40% of 62-64 yrs, and over 60% of women over 65 yrs.

*Self-employment for men over 65 yrs is 25% (16-54: 16%; 55-64: 14%) and for women over 65 is 16% (16-54: 9%; 55-64: 16%)

Source: Quinn & Kozy (1996), cited in the Research Briefs, page 2.

Today's Seniors: Perceptions of Retirement

Most serious concerns
Money, health, medical insurance/ health care

Most significant improvement in quality of life
Better health (yet most in good or excellent health)

Most typical activities
TV watching (94% watched)
Exercise (80% regularly)
Travel (67%)
Attending movies, concerts, plays (48%)
Volunteer work (45%)

Most valued activities
Time with family (80%)
Keeping informed on national issues (68%)
Social activities (64%)
Regular exercise (60%)
Religious services (59%)
Staying informed on community issues (57%)

Typical buying habits
25% try/compare new products w/past brands
32% purchase on price

Experiences of retirement
76% feel financially prepared
79% physically able
69% seek new challenges
64% seek to learn new skills
58% satisfied w/earlier health habits
90% felt very confident in their own abilities

Advice to younger generations
Save for retirement (17%)
Gain a good education (15%)
Take care of health (12%)

Source: Howell Research Group. (1997). FHP Health Care Senior Attitude Survey. Denver Metro results presented at "Images of Aging" Conference, Arvada, CO 3/19/97

Facts: Second Wind

Transition Through Retirement

Gerontologist Robert Atchley proposed a seven-phase process of adjustment to retirement describing experiences of many retirees:

PRE RETIREMENT

REMOTE PHASE: Retirement seen as distant, unreal

-Aging may inspire denial, virtually nothing done to prepare
-ex: jokes about growing old, older people; "second adolescence;" disinterest in financial or personal preparation for retirement

NEAR PHASE: Retirement seems realistic, planning begins

-Reading about retirement issues (finances, health, activity options) and participation in formal programs to invest and prepare increases
-ex: attention to newspaper, magazine, TV articles on retirement issues; assessing financial status for retirement

RETIREMENT EVENT

HONEYMOON PHASE: Excitement about a new phase

-Relief and enjoyment of long-anticipated changes...unless retirement is forced
-ex: "extended vacation" in leisure activities, time with family; expressed relief from work burdens

RETIREMENT

DISENCHANTMENT: Coping with losses related to change of lifestyle -Loss of power, prestige, status, income, and purpose leads some to disappointment, even despair, over the change; lack of structure or inspiring options discourages others
-ex: anger, depression, or just disillusionment over "having nothing to do" or "not being able to afford it;" limited activities or structureless routine

REORIENTATION PHASE: Coping with changes, making plans

-Turning energy toward exploring, evaluating, and making decisions about retirement
-ex: volunteer, at home, and/or new job activities which combine with relaxing events to create a retirement lifestyle

STABILITY PHASE: Sorting out experience, setting priorities

-Thinking through what retirement choices are most desirable, and why; establishing a long-term pattern of self-sufficiency and stability
-ex: Stabilizing and extending of a new lifestyle sustained by relatively good health

END OF RETIREMENT

TERMINATION PHASE: Passing of the retirement paradigm

-Goals and identity of phasing out worklife and embracing retirement are no longer immediate concerns; Disability and dependence may transform the meaning of stability
-ex: Gradual or sudden ending of retirement lifestyle by health or financial limits

No timetable is "typical" since each person adjusts on his/her own terms. Some persons experience phases in a slightly different order or return to past phases to work out additional issues. However, the concept of a process of adjustment is generalizable to all persons.

Source: Robert C. Atchley. (1983). Aging: Continuity and change. Belmont, CA: Wadsworth.

Retirement Styles

Transition to Old Age

Time to wind down, rest, and reflect, to put things in order.

New Beginning

A new, revitalizing phase to pursue long-awaited goals or try new projects.

Continuation

Life remains about the same, just a little less pressured after retirement.

Imposed Disruption

After unemployment, injury, or forced retirement, individuals may feel a sense of loss.

Styles, or structures, are shaped in response to dimensions of:

1. Significance of retirement
2. Style of making a transition
3. Emotions during transition
4. Attitude toward work
5. Sense of self in retirement
6. Orientation toward time
7. Change in overall focus
8. General level of activity
9. Goals and activities
10. Attitude toward old age

Source: G.A. Horenstein & S. Wapner. (1985). Modes of experiencing and adapting to retirement. International Journal of Aging and Human Development, 21, (4), 548-571.

Gender differences in structures are evident in that more women

**University of Wyoming
Cooperative Extension Service
Human Development & Family
Life 3/97**

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TEACHING TOOLS FOR FAMILIES

Planning for Retirement at Midlife

Susan James, Laramie County Extension Educator and Debby Johnson, Natrona County Extension Educator

The Future from Midlife. At midlife, most people have reached a special point where they are able to get a broader view of the future, to see the challenges, excitement, and promises that lie ahead and to put successes and disappointments of the past in perspective. Because we are able to shed some of the responsibilities and commitments of earlier years we can replace them with new interests and opportunities. Since midlife is a significant period in the minds of most people, it is a good time to make plans and establish habits that can lead to a rewarding retirement later. Like most of life's significant events, a secure and comfortable retirement doesn't just happen. It occurs through careful planning and thoughtful considerations about how you would like to live in later life.

It is never too early to plan and there is no time like the present to start or to review plans you have made and make adjustments as life changes. Retirement planning is an ongoing process. Choices and plans you make at 35 will be different from those you make at 55. As circumstances change, it is important to adjust your plans accordingly. The important thing is to plan!! Don't let retirement sneak up on you! Planning ahead can make the difference between disappointment and opportunity.

Goals. The first place to start is to look at your goals, or set goals if you haven't already done this. The best place to begin is with your spending plan. Decide what you want to do. Your list may include expanding some present hobby, interest, or travel.

Expenses. Second, estimate your expenses. One factor influencing expenses is where you will live. If you plan to live in the same community after retirement, you can base some of your future living costs on past expenses. However, expenses change after retirement. Many people move after they retire. If you plan to move to a new location, you can get some idea of comparative costs in different parts of the country from information provided by the Department of Labor. Check the local library for current "Cost of Living by Location" statistics.

Next, list all your fixed expenses. These may include housing, utilities, transportation, taxes, insurance, medical expenses, and an emergency fund. Estimate your flexible expenses. These expenses are more uncertain and variable than fixed expenses. Food, clothing, education, recreation, household expenses all should be listed here. Try to estimate these expenses as closely as possible, recognizing that they may vary. It will help to refer to any past records such as check stubs or receipts.

After retirement there will be changes in your income as well as your expenses. Your income may come from several sources, such as Social Security, life insurance annuities, a pension, investments, savings interest, or sale of a house or other real estate. To make a useful spending plan, you need to figure what your total monthly income will be. If some of your income comes from a part-time job, consider only your take-home pay in planning.

Income. Now that you've estimated your income and expenses, it's time to see if your income covers your expenses. How about leftover money for goals? If your expenses are more than your income, go over your goals list again. Are there some areas where you can cut back on expenditures? Check your flexible expenses first. If your spending plan still does not balance after you have explored possible ways of cutting expenses, you may have to think of ways to increase your income. Maybe consider taking a part-time job, or turn a hobby into a money-making venture.

Your plan will be meaningless if you do not use it. Most people change their spending plan several times before they get one they can live with. Planning is the key for a happy and financially secure retirement.

Sources

What Do I Want to Be...When I Retire? Financial Planning for Retirement. IDS-American Express, 2-88.

Retirement Years: How Are You Managing? Alabama Cooperative Extension, 1988.

A Focus on Your Future: A Woman's Guide to Retirement Planning. AARP, 1991.

Checklist for Successful Financial Planning for Retirement

A good retirement plan will help you do the following:

1. Assess your current financial situation

- > compile accurate, complete records
- > prepare a net worth statement
- > prepare a current annual budget
- > evaluate investment objectives and strategies regularly

2. Define your retirement lifestyle goals

- > decide how and where you will live
- > think about what you want to accomplish
- > work out tentative expense budgets
- > if married, estimate how the death of either spouse will affect each expense category

3. Evaluate your current housing-related needs.

- > decide if you will stay put or move
- > determine if your mortgage will or should be paid off before you retire
- > identify remodeling or moving expenses and plan for them now
- > learn the advantages and disadvantages of various home equity conversion plans

4. Identify and estimate all potential income sources

- > evaluate which ones will be temporary, permanent, stable, or will fluctuate in value
- > know what pay-out options and tax treatments exist for each income source
- > know which sources will end or be reduced with the death of either spouse

5. Understand your pension plan.

- > obtain a copy of the official plan document and a summary of plan description
- > find out if you are vested, what kind of plan it is, your pay-out options, and if the plan is insured
- > know if benefits are guaranteed for life or be reduced when you receive Social Security benefits

6. Evaluate your insurance policies.

- > find out if you can cash in, borrow against or convert your life insurance policies to make more cash available for your retirement
- > find out if there are any penalties associated with these actions

7. Determine the best health insurance program for retirement

- > find out if and how your employer's plan continues and any change in cost and coverage
- > investigate supplemental health insurance programs
- > remember, Medicare probably will not cover all health costs

8. Determine if you are eligible for an IRA or other type of retirement savings plan.

- > identify the available options

9. Identify gaps between income and expenses at different stages of retirement.

- > estimate the effects of inflation
- > consider part or full-time employment during retirement

10. Invest in knowledge.

- > contact your financial and legal advisors
- > ask questions of experts
- > continue to study, review, and revise your plans

Remember, a well-balanced financial plan, developed with assistance from your financial planner, can help you achieve your goals and fulfill your dreams for retirement.

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Human Development & Family Life 1/97

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TEACHING TOOLS FOR FAMILIES

Resiliency in Middle Adulthood: Living Well is the Best Preparation

"Whether the midlife transition is experienced as a welcome opportunity for change and challenge or, instead, as a stressful and trying time of stagnation or decline, depends on the personal resources each individual brings to the developmental tasks of the middle years."--Klohn, Vandewater, & Young (1996)

Logging the Journey

Midlife is a time when many of us look back on our experience and think about how we want to spend the years that remain to retirement. Thinking of your life as a journey, how have you changed and what events have shaped your life to this point?

Yesterday and Today

Imagine yourself at 21 when you looked into the sunset (life ahead) and as you are today. How well does each term below describe you, then and now. Circle one for each item and age: V(ery much like me); S(omewhat like me); N(ot like me).

Trait	At 21	Today
Open to new experiences	V S N	V S N
Energetic	V S N	V S N
Agreeable	V S N	V S N
Perservering	V S N	V S N
Resourceful	V S N	V S N
Creative	V S N	V S N
Outgoing	V S N	V S N
Confident	V S N	V S N
Intelligent	V S N	V S N
Generous	V S N	V S N

Questions for Reflection/Discussion:

1. How are you similar or different from what you were at 21?
2. What do you like about your enduring traits or those which have changed?
3. How do each of these traits help or hinder you from achieving success or finding emotional balance in life?

Imagine the small sailboat as the far-off vision of your life, twenty or thirty years hence, that you held as a teenager. Think of the large boat as sailing along through life today.

Along the Way

Whether it's smooth sailing or storm-tossed seas, our 20s, 30s, and 40s shape the stories we tell about ourselves and the world around us.

- *What were some of your goals or dreams in young adulthood?
- *How have you met or changed your expectations of life?
- *What events made the most difference in your life since high school?
- *What do you consider your greatest achievements? losses?
- *How have difficulties made you more wise, resourceful, creative, forgiving, or persevering?
- *What inner resources or external support has helped you in coping with challenges?

Success is a journey, not a destination.--Ben Sweetland

If one advances confidently in the direction of his dreams, and endeavors to live the life which he has imagined, he will meet with a success unexpected in common hours.

--Henry David Thoreau

Resiliency

Planning the Journey

Midlife is a time when many of us look back on our experience and think about how we want to spend the years that remain to retirement. Thinking of your life as a journey, what do you want to keep the same and what do you want to change about your life beyond this point?

Today and Tomorrow

Look at how you described yourself at 21 and today. What would you like to stay the same or different over the next 25 years?

What will you need to do to change these attitudes?

Sailing into Retirement For each area of midlife or retirement satisfaction, take inventory and plot a course for happy sailing.

active signals
no signal flag
RELATIONSHIPS

HEALTH
WORK/CAREER
PHYSICAL
APPEARANCE
RELATIONSHIPS
OVERALL
SATISFACTION

hull firm
hull weak
PHYSICAL
APPEARANCE

flags flying
flags lowered
SATISFACTION

Moving Ahead
As compared with their early 40s, women in their 50s saw themselves as:

More Sure of Self
*Most feeling less turmoil
*Many sensing "who I am"
*Fewer anxious about self

More Assured of Status
*Feeling established, productive, influential
*Feeling more true to self
*Selective in commitments

Deeper, More Broad-Minded
*Blending reason and feelings
*Appreciating larger patterns
*Recognizing complexity

Present vs. Future Orientation
*Reality vs. emotionality
*Greater contentment
*Appreciate passing of time

sails trimmed
sails furled
WORK/CAREER

Adjustment & Relationship Smoothness
*Security, commitment
*New optimism, intimacy
*Less competitive, angry
*More consistent in living out priorities

anchor up
anchor out
HEALTH

Sources:

R. Helson & P. Wink. (1992). Personality change in women from the early 40s to the early 50s. Psychology and Aging, 7, (1), 46-55.

Klohnen, Eva C.; Vandewater, Elizabeth A.; & Young, Amy. (1996). Negotiating the middle years: Ego-resiliency and successful midlife adjustment in women. Psychology and Aging, 11, (3), 431-442.

University of Wyoming Cooperative Extension Service
Human Development and Family Life, 3/97

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Catch the Wind: Programming Resources, Public Policy, Key Issues

Programming Resources

--In addition to those cited above--

U.S. Admin. on Aging (AoA)

Internet Resources on Retirement

As part of a major initiative to help Baby Boomers Redefine Retirement, the AoA identified these links for financial and transition information:

*SPRY/Setting priorities for retirement years: www.spry.org

*Decisions about retirement living: www.aoa.dhhs.gov/aoa/eldractn/retrlivg.htm

*Retirement planning: www.researchmag.com/investor/retire.htm

*Planning and enjoying retirement: www.metlife.com/Lifeadv/Brochures/

*Top 10 ways to prepare: www.dol.gov/dol/pwba/public/whatsnew/top10/top10txt.htm/

*National Institute on Aging (NIA): www.nih.gov/nia/

*Elderhostel: www.elderhostel.org

*Nat'l. Family Caregivers Ass'n.: www.ageinfo.org

Cornell Extension retirement series addresses Early Retirement, Planning, Budgets, Income, Savings, Individual and Couple Transition issues. Contact: Resource Center-GP 7 Business and Technology Park Cornell University, NY 14850 FAX: 607/255-9946

Nebraska Extension midlife bulletins: The Sandwich Generation Marriage Burnout Contact: IANR Communications and Computing Services (402/472-3030) Web Site: <http://ianrwww.unl.edu/ianr/pubs/extnpubs/family>

Penn State Extension series, "Family After 40" include: Physical Well-being, Communication, Giving & Receiving Help, Finances, Emotional Changes, Living Arrangements Contact: Pub. Distribution Center, PSY, 112 Agricultural Administration Building, University Park, PA 16802.

Midlife Women's Network publishes a newsletter (6/year, \$30) on health and menopause issues and maintains a web site: <http://hsers.aol.com/mdlwoman/info.htm> Contact: MWN5, 1529 Logan Ave. S., Minneapolis, MN 55419

Resources for Individuals

AARP: Am.Ass'n.for Retired People

*"Think of Your Future" (a holistic retirement preparation training)

*"The Social Security Book"

*"What Every Woman Needs to Know about Retirement"

*Contact: AARP Fulfillment 601 E Street N.W., Wash., DC 20049 www.aarp.org/

Retirement Transition Resources

Ken Dychtwald. (1989). Age Wave. LA: J.P. Tarcher

Gail Sheehy. (1994). New Passages. New York: Random House.

David H. Solomon, et al. (1992). A Consumer's Guide to Aging. Baltimore Johns Hopkins University Press.

Ralph Warner. Get a Life: You Don't Need a Million Dollars to Retire. Nolo Press.



It's the Law: Retirement Policy

The Retirement Protection Act of 1995 (P.L. 103-465) created a timetable for employers to adequately fund pension assets to match obligations.

The Senior Citizens Right to Work Act increased earning allowances for retirees to \$30,000 by 2002.

As corporations and government restructure, early retirement and exit incentive programs have become more popular. An AARP fact sheet, "The Older Worker's Benefit Protection Act" (D-14734) explains how to protect rights and benefits in these circumstances.

The really frightening thing about middle age is the knowledge that you'll grow out of it.

--Doris Day

Medical Monitor: Wellness & Preventive Care in Midlife

Take time to care for yourself today so that you'll have time to care about tomorrow. --Patricia Butler

QUIT Smoking

-Smoking-related lung and heart disease are leading causes of death and disability in adulthood

RESTRICT Drinking

-Moderate beer or wine intake enhances blood flow

MONITOR Medications

-Drug uptake less efficient

REFINE Diet

-Limit fats, calories

-Increase fiber, calcium intake

-Test cholesterol annually

-Test blood sugar as recommended by family history

EXERCISE regularly

-Match walking and aerobics with strength and flexibility exercises

VISION-Check annually

-Bifocals are often recommended for persons in their 40s or 50s

-Night vision diminishes with age; losses may affect driving, reading

HEARING tests, especially for

persons in high-decibel jobs or Boomers blasted by rock music

SLEEP at least 7-8 hours per night for alertness, sharpness

For Everyone...yearly checkups invest in preventive health and help adapt to chronic conditions like arthritis hypertension

For Women...

-Breast exams are recommended annually after 50 yrs.

-Exams during premenopausal years can detect difficulties early

For Men...

-Prostate exams are recommended annually after 50 yrs.

PARADOXES: A PARTING THOUGHT
On Seeking the Oasis

Most retirees enjoy the first weeks/months, but need new directions to stay happy

--> Seek an oasis to refresh as well as retreat

Moving out of the workforce is a slow-down for some, a continued hectic pace for others

--> Create an oasis in yourself NOW rather than seeking a change AFTER a job concludes

The gold watch means a let-down in work identity and new outlets for work experience

--> Create an oasis in your community by sharing expertise and encouragement

Older adults can spend more (or less) time with friends and family

--> Don't assume others will automatically join or reject your little oasis

Time-after-children is the longest period of married life...and single life

--> Make plans for oases together...and provisions for well-being as a single person

Boomers will generally have enough to survive/enjoy later years (depending on how long they live);

Some Boomers will not have nearly enough to survive/enjoy (depending on how they adapt)

--> We need to begin now to expand individual and social options allowing for everyone to experience dignity and wellness in their later years

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Family Life Newsletter

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Resiliency

"The capacity for flexible and resourceful adaptation to external and internal stressors."

Challenges can build capability and confidence,
especially when an individual is

- + Understanding of self, others, and surroundings
- + Self-reliant but able to get along with and enjoy others
- + Energetic, curious, and positive about life
- + Persevering in pursuit of skills and goals