

Retirees are untapped market for psychologists

By Paula Hartman-Stein, Ph.D.

March/April 2019, *The National Psychologist*, 28(2), p.7

The good news about aging is we may be growing old later, with old age starting closer to 80 rather than 65. Politicians, such as 78-year-old U.S. Speaker of the House Nancy Pelosi, 77-year-old Sen. Bernie Sanders and former vice president, Joe Biden, 76, appear to agree.

Nine recently compiled studies conducted by Merrill Lynch financial services in partnership with gerontologist Ken Dychtwald's company, Age Wave, burst the myth that retirement means the end of work. Seven of 10 pre-retirees in a sample of over 7,000 respondents said their ideal retirement includes work in some capacity. Half said that mental stimulation and satisfaction are the main reasons to continue working.

More than a third of retirees who are neither working nor volunteering said what they miss most are the social connections the workplace provided.

Matthew Fox, 78, a noted theologian, Episcopal priest and political activist, thinks retirement is a dirty word. "Let's retire the word retirement. It's an obscene word and needs to be replaced with re-firement and re-wirement," he said in an Elder InnerView available at <http://creationspirituality.info/experience/elder-innerviews>.

According to Fox there is a great need for older adults to make themselves available for intergenerational discussions regarding what can be done about the ecological crises young people will face in the future, but to be effective with younger people, older people need to do more listening than talking.

"Elders are essential to the survival of our species," Fox said. "They should be more aware and conscious of their responsibilities. Get off the golf course and out of playing the stock market and start relating to the youngest generation because they are hungry to hear from us."

According to Dychtwald, "A new map about aging and work is needed," he said in a re-released address to the American Society on Aging. "With increasing numbers of healthy agers living to their 80s and beyond, they should be encouraged to reinvent themselves."

Dychtwald's research shows most people prepare for retirement for five years, followed by career intermission (roughly two-and-a-half years), then reengage with some aspect of work for nine years followed by a fourth phase focusing on relaxing and pursuing new priorities.

Geropsychologists are reinventing themselves

Asenath LaRue, Ph.D., approached retirement by scaling back to 50 percent of her work time as senior research scientist at the Wisconsin Alzheimer's Institute at the University of Wisconsin for two years, then was hired back for a year at 15 percent time to finish funded projects.

Despite her step-down preparatory approach, LaRue said her first year away from research and colleagues was tough. "I grieved for a lost sense of purpose, the rhythm that work imposes and easy access to friends I'd made through work. The solution was plunging into other things and making new friends in a new place."

She explained, "I reconnected in a big way, as a volunteer, with my life-long interest in animals and wild spaces when we moved to Northern California in

2014. I found an intensive nature education training program and worked as a docent for grade school children at a nature preserve. Doing this stretched me to get past feeling intimidated by kids. I was able to apply who I am to communicating with young people.”

Tragically she lost her home in the 2017 wildfires that swept through Santa Rosa, and in 2018 she and her husband and several rescued animals returned to Wisconsin. In the spring of 2019, she plans to train in the Wisconsin Master Naturalist program and resume volunteering for nature causes.

“I’m surprised now at how seldom I think of work, and how free I feel from an identity tied to work. It took quite a while to make it to this place, and I feel so very lucky to have had the career that I did,” she said.

Melinda Fitting, Ph.D., a counseling psychologist from Baltimore who works primarily with older adults and caregivers, retired after 20-plus years managing two behavioral health companies and five years of full time clinical practice. “After about seven months off, I really missed work.”

Currently she rents space in an internal medicine practice and works three weeks each month seeing about 15 patients per week. She opted out of Medicare, does not take insurance payments and charges patients on a sliding scale. “I have financial responsibilities to family members so I want to earn some income and do meaningful work but have a mix of time for leisure and exercise. Flexibility in my schedule is vitally important.”

Sixty-two percent of people over age 50 provide financial support to family members. Many do not account for it in retirement planning.

Peter Kanaris, Ph.D., former New York State APA council representative, is a private practitioner in the pre-retirement stage. “One of the great things about being a psychologist in private practice is that it allows for a gradual reduction in time devoted to work as retirement approaches.” Once working six days per week, he has cut back to four and in another year plans to see patients three days a week.

After he closes his practice, Kanaris wants to increase time for travel and family, but he also plans to re-engage actively with professional associations, mentor early career psychologists and provide tele-supervision to colleagues seeking training and guidance in sex therapy and geropsychology.

Kanaris said there is potential for psychologists who do not want to travel or who have restricted mobility to offer web-based trainings and supervision of professionals.

After 30 years of teaching and conducting research in geropsychology, Michael Duffy, Ph.D., ABPP, professor emeritus from the counseling psychology program at Texas A&M University, retired in 2013.

For two years he continued a part-time private practice. A former Catholic priest, he conducts theologically based workshops and provides psychotherapy for priests on a pro bono basis. This year he will train staff in rural mental health agencies in Texas. “I potentially want to continue being involved in such pursuits to my mid-80s,” he said.

Leaving behind more than money

Over 70 percent of survey respondents said values and life lessons are their top priorities to pass on to future generations, more than twice as important as money. Ann Haas, former director of clinical social work and spiritual care at a hospital in Akron, Ohio, figured out a way to assist retirees in accomplishing that.

Following retirement after 42 years as a hospital social worker, Haas took an online course to become certified as a legacy facilitator. "I had worked with advanced directives so I had an interest in helping people convey their life narratives," she said.

Among her many community activities she started a legacy program at a hospice, training volunteers to assist patients and families write their legacy stories. She also donates tea catering services for charity events and began a writing program called "Tea and Quill, legacy writing served with a cup of tea."

How psychologists can help the new retiree

Based on Age Wave research the following are examples of how psychologists can assist in retirement reinvention:

- *Offer consulting services to elder law attorneys and estate planners to lead family meetings covering emotionally charged issues such as inheritance, long-term care, where to live, wills and setting boundaries regarding family interdependency in late life.

- *Participate in retirement planning seminars to explain what mental health services Medicare covers.

- *Prevention of chronic illness and improving health are major issues in retirement. Use the model of online programs that teach mindfulness to manage stress or Qi Gong for improving balance. Write blogs and use social media to offer programs on healthy aging and late life issues.

- *Start a retirement counseling service by initially offering support groups to help the newly retired re-invent themselves.

According to Dychtwald, "We are moving to an era of a cyclic life. We must be leaders and think about what's right, what's best for older adults and ourselves."

Paula Hartman-Stein, Ph.D., is Medicare correspondent for The National Psychologist. She conducts intergenerational writing workshops, provides consultation to behavioral health practices, and teaches continuing education seminars. She may be reached through her website, www.centerforhealthyaging.com.