

Add volunteering to your pre-retirement planning agenda

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By Eileen Beal

You've heard the stories. Barely six months after Mr. X retired his wife filed for divorce. Mr. Y, only a year into retirement, has started going to AA meetings because the part-time drinking problem he had while he was working has gone full-time. Three years after she retired from 35 years in the classroom, Miss Z, out of sheer boredom, has gambled away her savings and home.

For many people--but especially for men--retirement is not all it's cracked up to be.

"No matter how much it's anticipated, it's a time of uncertainty," says attorney Maria Quinn, whose specialty is eldercare law and estate planning. And, she adds, "If people are married, it's often a time of so much togetherness that there can be a negative impact on the marriage."

Retirement is also a time of loss. "You are losing work patterns, a routine, a social network, and a sense of being valued for your productivity.

That's why it's important to make it a point in your retirement planning to set up friendship patterns and activities that are not tied to the workplace, says Alice J. Kethley. Kethley knows whereof she speaks: She began her social work career as a pre-retirement counselor and retired last year as president and CEO of Benjamin Rose, a social service agency serving seniors.

One of the best ways to build a solid psychological bridge into retirement is to get involved with a volunteer organization, or two, before you retire. With a bit of research you'll probably find you can meld a hobby or craft--woodworking, gardening, sewing, or amateur theatrics, etc.--that you put on hold while you concentrated on career and family. That's because, says Quinn, "there are hundreds of arts-, social service-, and hobby- and craft-related organizations here [in Northeast Ohio] that need volunteers."

The social connections and intellectual and emotional stimulation you get volunteering are going to be there after you retire, and that, says Professor Eva Kahana, director of the Elderly Care Research Center and head of the Department of Sociology at Case Western Reserve University, "makes the transition to retirement far less abrupt and stressful."

But volunteering is more than just a psychological parachute into your golden years. It can help you "grow skills and knowledge you aren't getting at your job," explains Alice Korngold, head of

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Business Volunteers Unlimited, a local organization that matches people from the business/corporate sector with non-profit organizations.

It also lets you "reach" inward and examine feelings and ideas and possibilities. "That kind of self-exploration helps people prioritize things so that by the time they retire they have definitely identified the things that are important to them," says Kathy Levine, coordinator of volunteer services at Jewish Family Services in Beachwood.

While getting into volunteering around age 55--which is when most people begin actively planning for retirement--is a smart move for most people, it's not everyone's cup of tea, stresses Kethley. "Some people like knowing what they are going to be doing next week, next month, next year. Others," she explains with a chuckle, "don't ever want to be scheduled again in their life."

Sources and Resources

Books

Baby Boomer Retirement (2nd edition), D. Silver

Get a Life: You don't need a million to retire, R. Warner

Retiring Right: Planning for a successful retirement (3rd edition)

The Retirement Sourcebook, M.H. Smith and S. Smith

Websites

Business Volunteers Unlimited - <http://www.businessvolunteers.org>

Cleveland Seniors.com - <http://www.ClevelandSeniors.com>

North Coast Seniors Connect - <http://www.seniorsconnect.org>

Ohio Community Service Council - http://www.state.oh.us/ohiogcsc/getting_started_1.htm

Planning for Retirement - <http://www.metlife.com> (type "Enjoying Retirement" in search box)

National Senior Service Corps - <http://www.cns.gov/senior>

Psychology of Aging - <http://www.lclark.edu/~davidson/aging.html>

Eileen Beal, MA, is a freelance healthcare writer specializing in geriatric issues. Successful Aging is provided by Benjamin Rose (www.benrose.org), a non-profit social service agency for older adults.