## **Contents**

Preface		хi
1	Retirement Is a Modern Myth	1
	Introduction	1
	Retirement Myths	2
	Changes in the Meaning of Retirement	6
	Implications for Counselors	9
	Group Activities	11
	References	11
2	Living Is a Continuing Process	13
	Attitudes	14
	Environment	16
	Developmental View of Living	18
	Transition Periods	21

	The Human Potential	
	Life Arenas	22
	Impact of Change	23
	Directions of Future Change	31
	Implications for Counselors	31
	Group Activities	32
	References	33
	-14-01-011000	33
3	Role of the Counselor	35
	What is Counseling?	36
	Counseling Goals	38
	Variety of Roles	40
	Knowledge and Skills of Gerontological Counselors	45
	The Aging Network	46
	Implications for Counselors	49
	Group Activities	49
	References	50
4	Life Planning	51
	The Search for Self	53
	Examining One's Value System	54
	Understanding One's Needs	55
	Setting Goals	58
	Developmental Tasks	61
	Making Decisions	65
	Wellness Lifestyle	66
	Implications for Counselors	67
	Group Activities	68
	References	69
5	Enjoying Health	71
	Physical Health	72
	Mental Health	78
	Implications for Counselors	82
	Group Activities	83
	References	84
6	Relating to Others	87
	Essential Factors in Relating to Others	88
	Importance of Relationships with Others	89
	Relating to One's Spouse	90

CONTENTS	ix

	Relating to Children	92
	Losing and Gaining Friends	94
	Relating to Former Work Associates	95
	Relating to Aging Parents and Other Family Members	95
	Implications for Counselors	96
	Group Activities	97
	References	98
7	Making Use of Time	101
	Importance of Work and the Role of Worker	102
	Continuing Employment	104
	Allocating Blocks of Time for Leisure	109
	Organizing a Learning Program	111
	Striving for a Reasonable Balance	112
	Implications for Counselors	113
	Group Activities	114
	References	115
8	Deciding on a Place to Live	119
	Reasons for Staying or Moving	120
	Quality of Environment	122
	Housing Options for Independent Older Persons	124
	Current Housing Issues	133
	Implications for Counselors	135
	Group Activities	136
	References	136
9	Financing a New Lifestyle	139
	Economic Status of Older Americans	140
	Financial Planning for Retirement	141
	Determining Expenses	142
	Identifying Income	144
	Comparing Income With Expenses	149
	Establishing Funds to Counteract Inflation	150
	Evaluating Current Assets	151
	Financial Planning to Improve One's Financial Condition	151
	Organizing an Estate Plan	152
	Implications for Counselors	153
	Group Activities	154
	References	154

Index

10	Retirement Preparation Programs	157
	Innovative Approaches to Continued Employment and Retirement	158
	Need for Preretirement Programs	160
	Case Studies	161
	The Future of Preretirement Programs	167
	Implications for Counselors	169
	Group Activities	170
	References	170
11	A New Beginning	171
	Retirement Redefined	172
	Needs to Be Met	173
	Managing Life Transitions	176
	Using Areas of Opportunity for Enjoying Living	178
	Advantages in Aging	180
	Implications for Counselors	182
	Group Activities	183
	References	183

**CONTENTS** 

185