

**TAKE BACK YOUR TIME NORTH AMERICAN CONFERENCE**  
**Seattle University**  
**Saturday, August 6, 2005**  
**“Changing Public Policy” Plenary**

**RETHINKING RETIREMENT**  
**A Talk By Bruce O’Hara**

This morning I'd like to focus on another aspect of taking back your time. I'd like to offer you an alternative model for how to live the second half of your life.

Our standard model for the second half of life is that you work 40 hours a week until your 65th birthday, and then you "retire." Retirement is like a permanent vacation. You owe the world nothing. You can relax and take it easy for the rest of your life.

For those of us struggling in the trenches of the full-time rat-race, the idea of a permanent vacation may sound idyllic. But those who study seniors have found that that permanent vacation script has a poor track record at making seniors happy. A large proportion of the seniors who try to follow that script end up feeling bored, lonely and useless, with the result that seniors commit suicide at more than twice the rate of the general population, and consume more anti-depressants than any other age group.

What's more, say researchers, the permanent vacation model typically causes seniors to shrink: to lose physical, mental and social abilities at an accelerated rate. "Use it or lose it" is now recognized as the first rule of aging. Whether it is your brain, your body, your sexuality, your social skills, or your courage, if it doesn't get regular use, it atrophies. Those who see retirement as a chance to retreat from all responsibilities and all challenges will find themselves getting smaller, less able, and more timid with each passing year.

The other sobering piece of information from the research, is that the main focus of most people's retirement preparations, **SAVING MONEY**, also has a poor track record at making seniors happy. One Australian study found **ABSOLUTELY** no relationship between retirement income and life satisfaction across an income range between \$10,000 and \$100,000 per year. It would be tempting to doubt the research, if the findings weren't echoed across several major studies of seniors.

Before you get too depressed, I should tell you that not all seniors are miserable. In fact, about one third of the senior population reports being not just happy, but **THE HAPPIEST THEY'VE EVER BEEN AT ANY TIME IN THEIR ENTIRE LIVES.**

What's more, there's good evidence that being happy as a senior improves your health, keeps you youthful, and extends your life expectancy by a decade or more. One study found that being happy halves a senior's risk of dying in any given year, and halves their annual risk of becoming disabled.

This happy, healthy, long-lived third of the senior population has long been of interest to scientists studying the aging process. The people that researchers have dubbed **SUCCESSFUL AGERS** have markedly different values and behaviour than seniors who are unhappy. Successful Agers typically share four characteristics: They are physically active; They keep learning, and taking on new challenges; They are well-connected in

their communities, with friends of all ages, and they continue to make new friends; They have some sense of purpose or passion in life.

In short, Successful Agers are ENGAGED rather than retired. They are physically and mentally active. They make themselves useful. They remain actively competent in the world. They get bigger -- and sometimes WILDER -- as they get older. They become ELDERS rather than over-aged children.

Having some calling or purpose in their lives gives Successful Agers the same things most people get from their work: feelings of mastery, opportunities to learn, social contacts, and structuring of their time. The range of purposeful activities that Successful Agers choose is diverse and fluid: volunteer work with community organizations or churches, aid work overseas, active child-rearing responsibilities as grandparents or school aides, mentoring activities, paid work, micro-businesses, self-appointed roles as community historians or political gadflies.

When I say that the happiest of seniors have purpose and challenge in their lives, I'm not implying that they are frenetic workaholics. The things that you might wish for in retirement -- the chance to garden, to read books, to go off on the occasional Big Adventure -- they're all part and parcel of what makes the Successful Ager's lifestyle so rewarding. What Successful Agers have is something that most working age North Americans no longer have: a healthy BALANCE between work and play.

Why am I telling you all this? Researchers tell us that the skills and values of Successful Aging only rarely develop late in life. Almost always they are the result of decades of practice.

By the time you reach the age of 40, whether you know it or not, you're already in TRAINING for retirement.

I mentioned earlier how society's standard script for retirement causes many seniors to shrink. I've got some bad news: If you follow the traditional path of working full-time till the day you retire, you're likely to arrive at your retirement already PRE-SHRUNK.

Think about it. If you work 40 or 50 hours a week throughout your 50's and early 60's: what's likely to happen? I'd say there's a high risk of the following: your friendship circle will get smaller; your community connections will weaken; you'll fail to develop new interests outside of work; you'll be too busy to maintain healthy lifestyle habits; and by default, TV will become your major preoccupation in life.

Have you seen the movie ABOUT SCHMIDT? If you work full-time till the day you retire, you're training yourself to be another Schmidt, the character Jack Nicholson plays in that movie.

There is an alternative. During the mid-life decades, most of us will find some financial wiggle room appearing. Once your kids leave home, some old expenses will disappear. Maybe the last payment is made on your house mortgage. Perhaps an older relative dies and leaves an inheritance. Maybe you down-size to a smaller home.

While it easy enough to fritter away this MIDLIFE OPPORTUNITY by being sloppy and careless with money, if you pay attention, you can probably find ways to live comfortably on what you could earn working half-time or three days a week.

You might have to push a little to get your employer to give a work schedule that leaves you time to have a life outside of work. But again, by mid-life, it is more likely that you'll have the clout needed to negotiate a part-time option for yourself. And if your current employer is too inflexible to give you what you want, you probably have the experience and the connections to set yourself up as a consultant, or start your own small business.

Putting work in its place at mid-life, means you can enjoy, NOW, much of the freedom we normally think of as coming with retirement. It will feel even more liberating if you can convince your spouse and a few of your friends to join you in breaking free of the rat-race.

Putting work in its place will also free you to focus on the seven really effective ways you can prepare for post-career happiness:

1) BUILD A NEW IMAGE OF RETIREMENT. My own book, and books like *Successful Aging*, *Aging Well*, and *Aging with Grace* can give you a different model for how to be happy as a senior. Look around at the seniors in your community: you'll see the vigour of the Successful Agers, and you'll see the shrinkage that the permanent vacation script creates.

2) PAY ATTENTION TO YOUR HEALTH. A basic pre-requisite for a happy retirement is to live long enough to have one. One in six men, and one in ten women, die between their 50th and their 66th birthdays. A healthy lifestyle can cut that risk in half.

3) MAKE CONNECTIONS IN YOUR COMMUNITY. It's not just a web of nurturing relationships you're building, but also the skills that will enable you to keep making new friends all through your life.

4) FIND PURPOSES AND PASSIONS OUTSIDE OF YOUR JOB. Start thinking about how you plan to be useful and competent once you no longer have to work for money. Learn to work for love, and you'll have thousands more choices for finding purpose later in life.

5) CHALLENGE YOUR BRAIN. Learn new skills. Mental exercise is every bit as important for keeping your brain young and vital as physical exercise is for your body.

6) REMEMBER TO PLAY. If a life of all work and no play has made you a dull boy or girl, pay attention to rediscovering the simple pleasures of food and cooking, song and dance, the beauty of nature, and quiet mornings in bed with a book.

AND FINALLY, ENJOY YOURSELF. The lifestyle that makes *Successful Agers* some of the happiest people on the planet, has every bit as much ability to keep you bouncing and bubbly at mid-life as it will when you are older. If you want to be happy for the rest of your life, then you better START NOW.

**Bruce O'Hara, if Courteney, B.C., is the author of *Enough Already!* and *Working Harder Isn't Working*,**